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ABSTRACT

This report uses data from the National Postsecondary Student Aid Study of 1996 to describe the financing of undergraduate education in 1995-96, with particular focus on student loans and other types of financial aid. The report begins with an essay that describes the role of student loans within the context of tuition, the total price of attendance, and other financial aid available to undergraduates in 1995-96. It provides information on amounts of federal loans borrowed by students, and profiles student borrowing and financial aid for each of the four major types of institutions: public two-year institutions; public four-year institutions; private, not-for-profit four-year institutions; and private, for profit institutions. The essay is followed by a compendium of 76 tables that provide information on student loans, tuition and the price of attendance, financial aid, net price of education and need, and general background characteristics of undergraduates. A glossary and technical notes on methodology are appended. (DB)

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Statistical Analysis Report November 1998

Postsecondary Education Descriptive Analysis Reports

Student Financing of Undergraduate Education: 1995–96

With an Essay on Student Loans

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Student Financing of Undergraduate Education: 1995–96

With an Essay on Student Loans

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Executive Summary

During the 1995–96 academic year, one-half of the undergraduates enrolled in postsecondary education received financial aid through programs funded by the federal government, the states, the postsecondary institutions themselves, or other organizations. The average amount of aid, for those who received aid, was about $4,900 (figure 1). Nearly 40 percent of all undergraduates received grant aid and one-fourth took out student loans. The average amount of grant aid was $2,700, while the average student loan was $4,100. Among students enrolled full time for a full academic year (38 percent of all undergraduates), two-thirds received financial aid. Fifty-four percent received grants with an average value of $3,900, and 44 percent received student loans, borrowing an average of $4,300.

The average tuition and fees for undergraduates enrolled full time for a full academic year in 1995–96 were about $1,400 at public 2-year institutions (including community colleges), $3,800 at public 4-year colleges and universities, $12,600 at private, not-for-profit 4-year colleges and universities, and $6,900 at private, for-profit institutions. For full-time, full-year undergraduates, the average price of attendance (student budget), which includes room and board and other educational expenses in addition to tuition, ranged from $7,300 at public 2-year institutions to $19,400 at private, not-for-profit colleges and universities (figure 2). More than 60 percent of all undergraduates were enrolled part time or for only part of an academic year; thus, their tuition and other expenses were less than these full-time, full-year amounts.

Students were more likely to take out loans when their tuition and other educational expenses were high (figure 3). They were less likely to borrow when their family incomes were high. However, middle- and low-income dependent students—students whose parental income and assets are also considered in determining financial need—borrowed at about the same rates (figures 4 and 11).

Almost all of the undergraduate borrowers took out federal Stafford loans (subsidized or unsubsidized) through the Federal Family Education Loan (FFEL) Program or the Ford Direct Loan Program (figure 5). Subsidized loans are based on student financial need, while unsubsidized loans are available to students at all income levels. Most low-income dependent borrowers took out only subsidized loans; about one-half of the high-income dependent borrowers qualified only for unsubsidized loans. Nearly one-half of independent student borrowers at all income levels took out both subsidized and unsubsidized loans, with an average loan total of $6,300 (figure 6).

Among all undergraduates, 6 percent of those attending public 2-year institutions took out student loans in 1995–96, followed by 36 percent at public 4-year, 45 percent at private, not-for-profit 4-year, and 56 percent at private, for-profit institutions (figure 7). Among full-time, full-year undergraduates, the percentage of students borrowing was higher: 16 percent at public 2-year, 45 percent at public 4-year, 57 percent at private, not-for-profit 4-year, and 68 percent at private, for-profit institutions (figure 8).

One out of two full-time, full-year undergraduates attending public 2-year institutions received financial aid in 1995–96, with an average total aid package of $3,100 (figure 9). Two out of three full-time, full-year undergraduates attending public 4-year institutions received financial aid in 1995–96, with an average total aid package of $6,000 (figure 10). Four out of five full-time, full-year undergraduates attending private, not-for-profit 4-year institutions received financial aid in 1995–96, with an average total aid package of $10,900 (figure 12). About three out of four full-time, full-year students at private, not-for-profit 4-year institutions received grants or scholarships, with an average value of $6,600 (figure 8).

Although only 6 percent of undergraduates at public 2-year institutions took out a student loan in 1995–96, about 21 percent received a federal loan at some time, and the cumulative total federal loan amount averaged $4,600 (figure 9). Among graduating seniors at public 4-year institutions, 52 percent received a federal loan at some time as an undergraduate, and the average cumulative federal loan amount was $11,800. Among graduating seniors at private, not-for-profit 4-year institutions, 57 percent had obtained a federal loan at some time, and the average cumulative federal loan amount was $14,100.

Foreword

The National Postsecondary Student Aid Study of 1996 (NPSAS:96) is the fourth in a series of large-scale data collections sponsored by the National Center for Education Statistics that provide detailed information on how students and their families pay for postsecondary education. This report describes the financing of undergraduate education in 1995–96, with a particular focus on student loans and other types of financial aid. Other studies based on NPSAS:96 are available that provide a general profile of all undergraduates, a profile of students beginning postsecondary education for the first time, and a description of student financing of graduate and first-professional education. These reports and more information about the NPSAS surveys are available on the NCES website: http://nces.ed.gov/npsas.

This report begins with an essay that describes the role of student loans within the context of tuition, the total price of attendance, and the other financial aid available to undergraduates in 1995–96. In addition to the amounts borrowed by students for the 1995–96 academic year, the essay includes information on the cumulative amount of federal loans borrowed by students throughout their undergraduate education. The essay also provides separate profiles of student borrowing and financial aid for each of the four major types of institutions.

The essay is followed by a compendium of tables that describe more detailed information on student loans, tuition and the price of attendance, financial aid, net price of education and need, and general background characteristics of undergraduates.

The estimates presented in this report were produced using the NPSAS:96 Data Analysis System (DAS). The DAS is a microcomputer application that allows users to specify and generate their own tables from the NPSAS:96 data, and it is available for public use through the NCES website. The DAS produces design-adjusted standard errors used to test the statistical significance of differences between selected estimates shown in the tables. Additional information about the DAS may be found in appendix B of this report and on the NCES website at http://nces.ed.gov/das.

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STUDENT LOANS

Introduction

The federal student loan programs provide one of the major sources of financial aid for students in postsecondary education. During the 1995–96 academic year, undergraduates received approximately $19 billion through the federal student loan programs, compared to about $6 billion in federal grants and about $1 billion in federal work-study funds.[1]

Although student loans have represented the largest proportion of federal student aid funds for many years, there was a substantial increase in the amount borrowed through the federal programs beginning with the 1993–94 academic year.[2] This increase reflected several changes in the student loan programs introduced in the 1992 Reauthorization of the Higher Education Act. One of the major changes was to establish a federal program of unsubsidized loans for dependent students. Students are charged interest on unsubsidized loans while they are enrolled, but unsubsidized loans are available to students at all income levels without a need test. A second change was to raise the annual limits on the amount that may be borrowed for all students who had completed the first year of study, and to increase the cumulative total amount that may be borrowed for an undergraduate education.

These changes opened the student loan programs to more students and made it possible for them to borrow larger amounts. In the 1992–93 academic year, the last year before the 1992 Reauthorization changes went into effect, one-fifth (20 percent) of all undergraduates took out a student loan, borrowing an average of $3,300.[3] In 1995–96, after the Reauthorization changes, one-fourth (26 percent) of all undergraduates took out a student loan, borrowing an average of $4,100.[4]

The role of student loans in financing undergraduate education is best understood in the context of the general principles by which financial aid is awarded to students. Need for financial aid is determined by comparing the student's ability to pay to the amount of the typical student expense budget at the postsecondary institution. The need for financial aid increases as the student budget increases, and, in general, need decreases at higher family income levels. Financial aid is generally awarded in "packages" that include grants and loans. If the available grant aid is not sufficient to meet the student's need, the package may include subsidized loans to cover the need. If that is still not sufficient, the package may also include unsubsidized loans. Such unsubsidized loans are also available to students or parents who have no need, but want to borrow to reduce their current outlays for educational expenses.

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[1] The College Board, *Trends in Student Aid 1987–1997* (Washington, D.C.: 1997). Total federal loans for all students were $29 billion. The estimated undergraduate total of $19 billion is based on data from the National Student Loan Data System.

[2] U.S. Department of Education, Office of Postsecondary Education, *Federal Student Loan Programs Data Book FY 94–96* (Washington, D.C.: 1997).

[3] U.S. Department of Education, National Center for Education Statistics, *Student Financing of Undergraduate Education, 1992–93* (Washington, D.C.: 1995), table 3.1a. These totals include a small percentage of non-federal loans.

[4] Figure 1 below.

The federal government is the major source of student loans: 99 percent of the undergraduates who took out student loans in 1995–96 borrowed through federal programs.[5] The sources for grant aid are more diverse. Among all students, 22 percent received federal grants; 11 percent received state grants; and 14 percent received grants from the institution they attended.[6]

This report begins with a brief overview of how financial aid was distributed in 1995–96, followed by a discussion of tuition levels and student expense budgets, and the distribution of loans and financial aid by family income levels. This is followed by a more detailed description of the federal student loan programs, and the frequency with which students borrow from one or more of these programs. The final section examines the amount of student borrowing in 1995–96 and the cumulative total amount of federal loans ever borrowed according to type of institution attended.

Financial Aid in 1995–96

During the 1995–96 academic year, one-half of the undergraduates enrolled in postsecondary education received financial aid through programs funded by the federal government, the states, the postsecondary institutions themselves, or other organizations. The average amount of aid, for those who received aid, was about $4,900 (figure 1).

The proportions of undergraduates receiving various types of aid and the average amount received are shown in figure 1. Grants were awarded to 39 percent of all undergraduates; 26 percent received student loans; 5 percent held subsidized work-study jobs; and 7 percent received other types of aid such as veterans' benefits, job training, or federal PLUS loans to parents.[7] The average amount of grant aid was $2,700; the average student loan was $4,100; and those with

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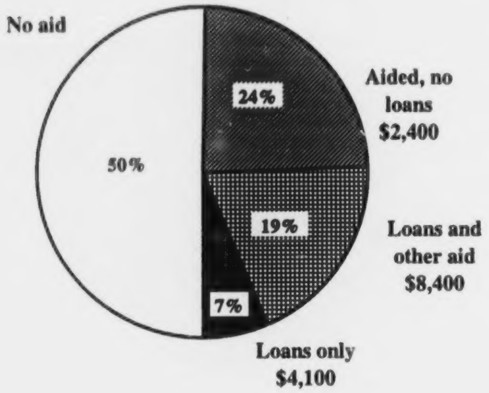
[5] Compendium table 1.4a.

[6] Compendium tables 3.2a, 3.3a, and 3.4a.

[7] Unless otherwise noted, PLUS loans to parents are categorized as "other aid" and excluded from the student loan amounts.

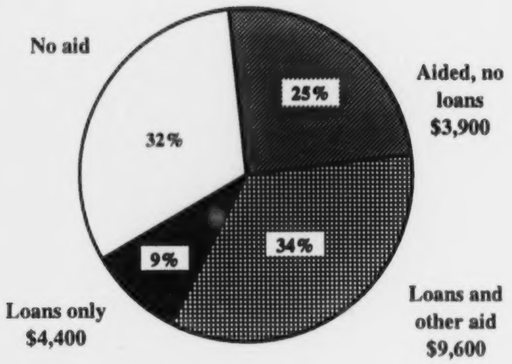
Figure 1—Percentage distribution of undergraduates according to aid package, percentage receiving different types of aid, and average amount of aid: 1995–96

ALL UNDERGRADUATES



Aid type	Percent	Average
Grants	39	$2,700
Loans	26	$4,100
Work-study	5	$1,400
Other	7	$3,700
Any aid	50	$4,900

FULL-TIME, FULL-YEAR UNDERGRADUATES*



Aid type	Percent	Average
Grants	54	$3,900
Loans	44	$4,300
Work-study	11	$1,400
Other	11	$4,900
Any aid	68	$6,800

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*This represents 38 percent of all undergraduates.

NOTE: Based on Compendium tables 1.1a, 1.2a, 3.1a, and 3.1b. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

work-study jobs earned an average of $1,400. A larger proportion of undergraduates received grants than student loans, but the average amount of the loans was greater than the average grant amount. Compared to grants and loans, work-study represented a smaller award amount and was received by a relatively small percentage of students.

The proportions of students receiving various aid packages are also shown in figure 1. One-fourth (24 percent) of all undergraduates received aid, but did not take out a student loan; their average award amount was $2,400. Seven percent took out student loans and received no other type of aid; their average loan amount was $4,100. Nineteen percent received a combination of loans, grants, and other types of aid; they received an average total financial aid package of $8,400. That is, about three out of four borrowers received grants or other aid in addition to their student loans, and their total aid amount was larger than the amount for both those who did not borrow at all and those who borrowed but received no other type of aid.

Students may attend classes at their institution full time or part time, and they may be enrolled for a full academic year or for only part of an academic year.[8] The attendance patterns vary by type of institution. At 4-year colleges and universities, the majority of students are enrolled full time for a full academic year. At public 2-year colleges, 17 percent of the students are enrolled full time, full year; most of the students are enrolled part time or for only part of an academic year.[9] For many comparisons, it is useful to focus only on the full-time, full-year students at the different types of institutions. In total, 38 percent of the undergraduates in 1995–96 were enrolled full time, full year. Two-thirds (68 percent) of them received financial aid; 44 percent of them took out student loans, borrowing an average of $4,300 (figure 1).

Tuition and the Price of Attendance

The basic charges for instruction at postsecondary institutions are the tuition and fees. The average tuition and fees for undergraduates enrolled full time for a full academic year in 1995–96 were about $1,400 at public 2-year institutions, $3,800 at public 4-year institutions, $12,600 at private, not-for-profit 4-year colleges and universities, and $6,900 at private, for-profit institutions (figure 2).[10] More than half of all undergraduates were enrolled part time or for only part of an academic year,[11] and were charged less than these full-time, full-year tuition amounts.

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[8] Full-time is usually defined as 12 or more credit hours of classes. A full academic year is usually 8–10 months.

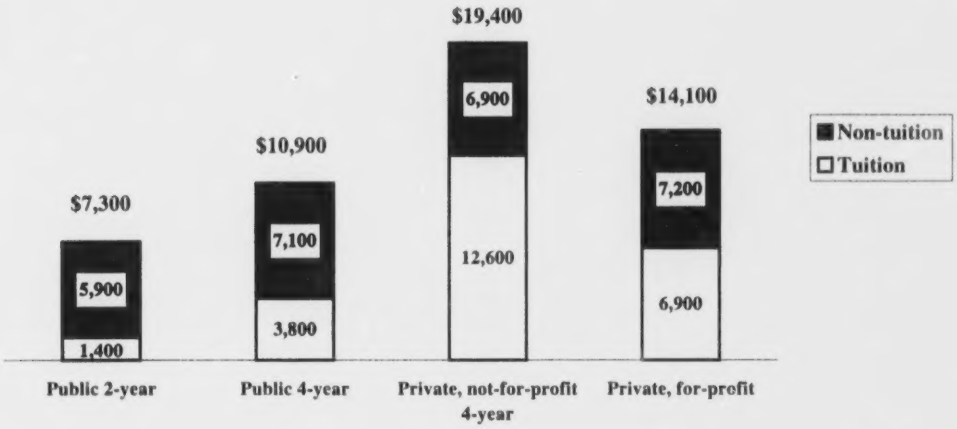
[9] Compendium table 5.1b.

[10] The lower tuition at public institutions reflects the large subsidies that they receive from state governments. The NPSAS:96 tuition averages reported here differ from those based on IPEDS that are reported in other NCES publications because the averages reported here are weighted by enrollment and include both in-jurisdiction and out-of-jurisdiction fees, if applicable.

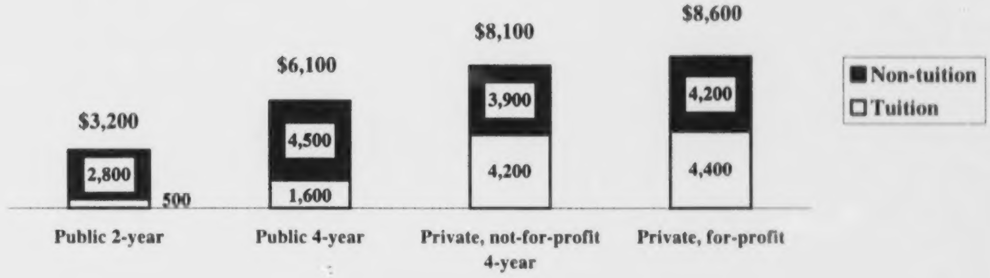
[11] Compendium table 5.1b.

Figure 2—Average tuition, non-tuition, and total price of attendance for undergraduates, by type of institution attended and attendance pattern: 1995–96

FULL-TIME, FULL-YEAR STUDENTS



PART-TIME OR PART-YEAR STUDENTS



NOTE: Based on Compendium table 1.9. Non-tuition expenses are based on institutional student budget estimates and include room and board, books and supplies, transportation, and personal expenses while enrolled. Amounts may not sum to totals due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Tuition and fees are only part of the educational expenses for students. Non-tuition expenses include books and supplies and other living expenses directly related to attendance, such as room and board, transportation, and personal expenses. The non-tuition expenses used in this report are based on the student budgets prepared by financial aid offices at postsecondary institutions to estimate the typical expenses for students in a variety of circumstances, taking into account their dependency status and the type and location of housing. The average non-tuition expenses for full-time, full-year students were estimated to be about $6,000 at community colleges and about $7,000 at the other types of institutions (figure 2).

The total student expense budget may also be called the "price of attendance,"[12] and represents the sum of the tuition and fees charged and the estimated non-tuition expenses. The average price of attendance or student budget for full-time, full-year undergraduates ranged from $7,300 at public 2-year colleges to $19,400 at private, not-for-profit 4-year institutions (figure 2). It should be stressed that these are the estimated expenses for the student, and not the amounts charged by the institutions. Unless students live on campus[13] and receive room and board, the tuition and fees are the only portion of the price of attendance that is paid to the institution attended. The average price of attendance for part-time, part-year students at the same type of institution is normally lower.[14]

Loans, Price of Attendance, and Income

Whether undergraduates take out student loans is related to both their price of attendance and their family income. The percentage of students taking out loans and the average loan amount were directly related to their price of attendance (figure 3). Among undergraduates with an annual price of attendance of $8,000 or more (about three-fourths of all full-time, full-year students),[15] nearly one-half (47 percent) took out a student loan in 1995–96, borrowing an average amount of $4,600. Among those with a price of attendance between $4,000 and $7,999, about one-fifth (18 percent) borrowed an average of $2,700. Among those with a price of attendance of less than $4,000, who were nearly all part-time students,[16] 2 percent took out a student loan, borrowing an average of $1,600.

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[12] The U.S. Department of Education used the term "cost of attendance" for the student budgets required to determine financial aid need for the federal programs in 1995–96.

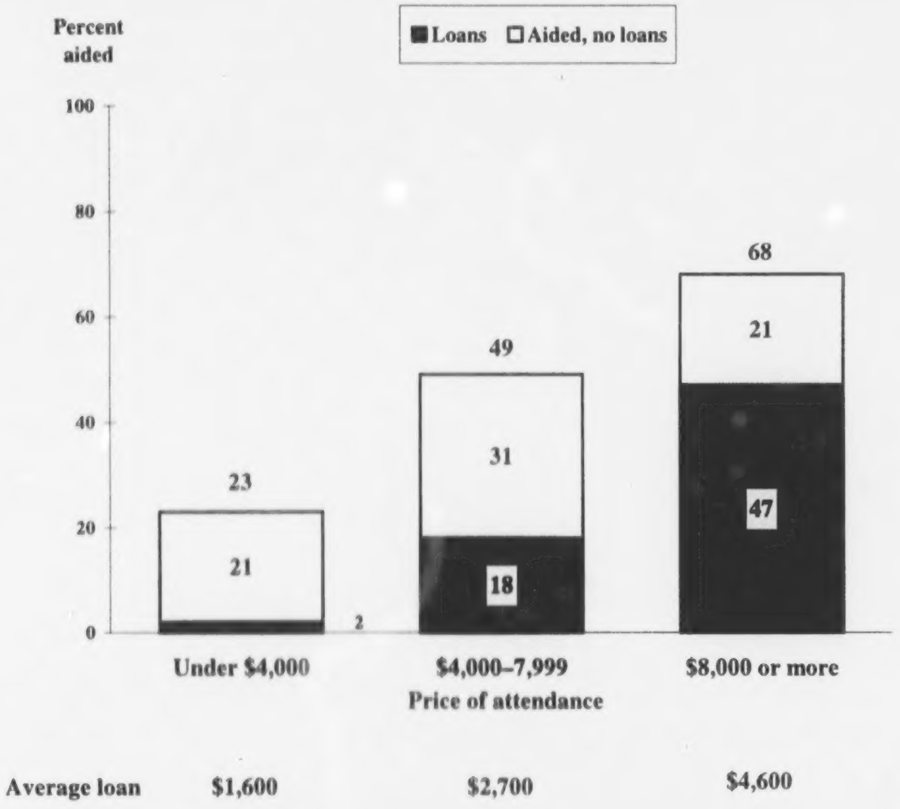
[13] About 14 percent of all undergraduates and 29 percent of full-time, full-year undergraduates lived on campus. See Compendium table 5.1c.

[14] Non-tuition expenses were adjusted to reflect attendance patterns and number of months enrolled.

[15] Compendium table 2.1c.

[16] Less than 1 percent of full-time, full-year students had a price of attendance under $4,000 (compendium table 2.1c). Students must be attending at least half time to be eligible for federal student loans (normally this means enrolled in at least two courses). About 18 percent of all undergraduates were enrolled less than half time during the entire academic year.

Figure 3—Percentage of undergraduates receiving any aid and any loans, by price of attendance: 1995–96



NOTE: Based on Compendium tables 1.1.a and 1.2a. Price of attendance is based on institutional student budgets, which include tuition and estimated non-tuition expenses. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

About half of the undergraduates were financially dependent on their parents as defined by federal financial aid criteria.[17] According to these criteria, undergraduates younger than age 24 are assumed to be dependent unless they are married, have dependents of their own, or are veterans or orphans. All students age 24 or older are considered to be financially independent of their parents. For dependent students, parents' income is used in determining the financial aid need of the student; for independents, only the student's own income (and spouse's, if married) is considered. In this report, low income for dependent students is defined as less than $25,000, middle income as \$25,000–\$70,000, and high income as over \$70,000. For independent students, low income is defined as less than \$10,000, middle income as \$10,000–\$35,000, and high income as over \$35,000.

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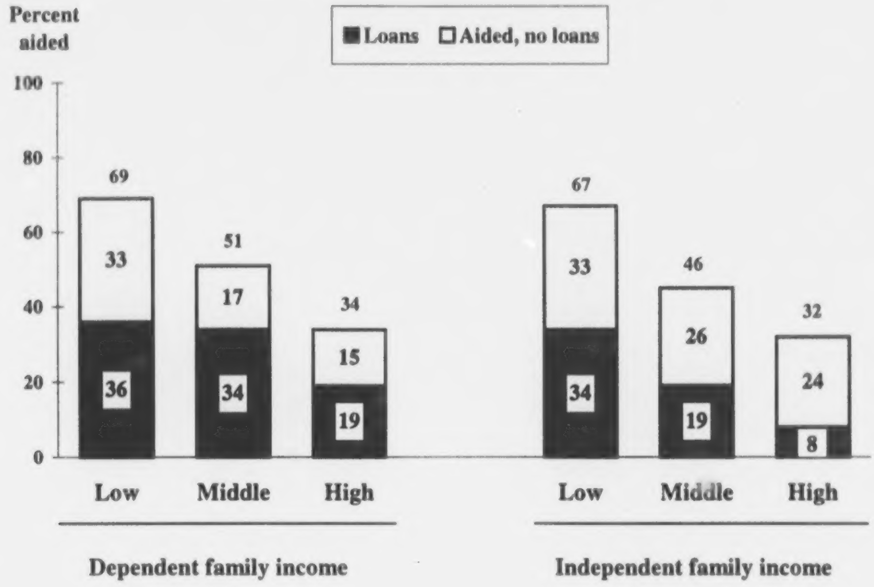
[17] Compendium table 5.1a.

High-income students were less likely to take out a student loan than low-income students, both among dependents and independents (figure 4). However, dependent students from low-income and from middle-income families borrowed at about the same rates. Among those who borrowed, high-income dependent students took out somewhat larger loans than low-income dependent students, but the difference was relatively small (\$3,500 compared to \$3,800).[18] At all income levels, independent students borrowed about \$1,000 more than dependent students.

Figure 4—Percentage of dependent and independent undergraduates receiving any aid and any loans, by family income: 1995–96



Average loan	\$3,500	\$3,700	\$3,800	\$4,600	\$4,700	\$4,900

NOTE: Based on Compendium tables 1.1a and 1.2a. Percentages may not sum to total percentage aided due to rounding. Middle-income range for parents of dependent students is \$25,000–70,000; middle income for independent students is \$10,000–35,000. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

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[18] The average amount of the loans was positively correlated with income for dependents, but not for independent students.

The Federal Student Loan Programs

Students were more likely to borrow when their expenses were high; they were less likely to borrow when their family incomes were high. How much they borrowed, however, appears to be primarily related to their price of attendance rather than their family income.[19] The amounts of the average loans also reflect the statutes governing the federal student loan programs. These statutes set limits on the amount that may be borrowed annually and cumulatively depending on the price of attendance, financial aid need, the student's dependency status, the student's class level, and whether they are enrolled for a full academic year.

Nearly all (99 percent) of the undergraduates who took out student loans in 1995–96 borrowed through one of the federal student loan programs.[20] There are a variety of federal student loan programs, and students may borrow from more than one of them at the same time. Nearly all (96 percent) of the undergraduates who took out loans in 1995–96 borrowed federal Stafford loans (subsidized or unsubsidized) through the Federal Family Education Loan (FFEL) Program or the Ford Direct Loan Program. In addition, about 15 percent of the students who borrowed were awarded federal Perkins loans, and 9 percent of the parents of student borrowers received federal PLUS loans. Perkins and PLUS loans were usually received in combination with Stafford loans (figure 5).

Although administered differently, both the FFEL and the Direct Loan programs provide the same type of loans to students and to their parents. A major difference between the two programs is that the loan funds for the FFEL program are provided by banks and other lenders, while the loan funds for the Direct Loan program come directly from the federal government. In the FFEL program, the federal government guarantees the loans (that is, insures them against default) through state guaranty agencies; in the Direct Loan program, the loan funds are provided directly by the federal government to educational institutions for their students. In nearly all other respects, the type of loans and the conditions under which they are lent are the same. Both programs provide Stafford loans to students and PLUS loans to the parents of dependent students.

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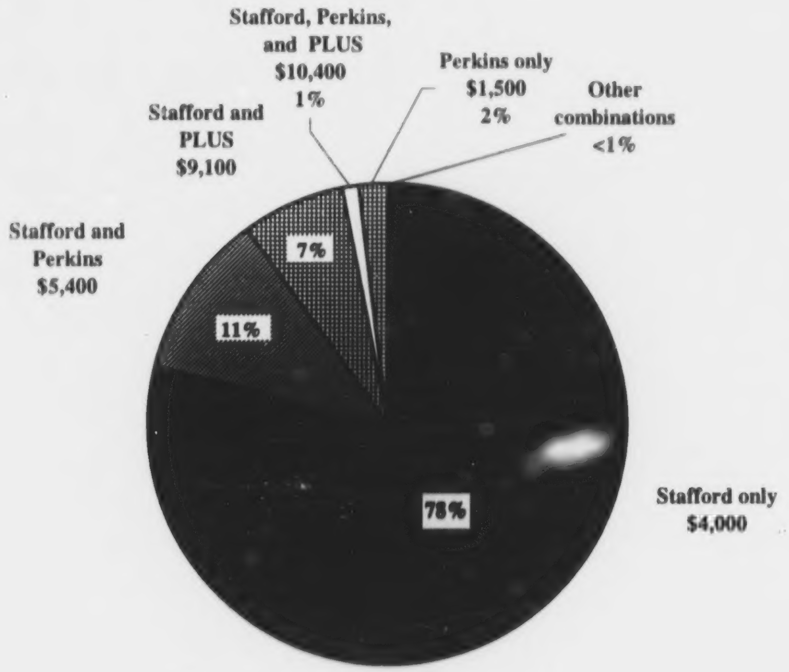
[19] There was a strong positive correlation between federal loan amounts and the price of attendance, a weak positive correlation with dependent incomes, and no correlation with independent student incomes.

[20] Compendium table 1.4a. Only 4 percent of student borrowers had non-federal loans, and most of these students also had federal loans.

Figure 5—Percentage distribution of federal student loan borrowers with loans from various federal programs according to loan combination and average loan amounts: 1995–96



	Percent	Average amount
Stafford loans	96%	$3,900
Perkins loans	15%	$1,400
PLUS loans	9%	$5,800

NOTE: Based on Compendium tables 1.4a, 1.4b, 1.5a, and 1.5b. Percentages do not sum to totals due to rounding. Parent PLUS loans are included only if the student also borrowed. Any of the categories may also include non-federal loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

There are two types of Stafford loans for students: subsidized and unsubsidized. The subsidized Stafford loans are need based,[21] and the federal government pays the interest while the student is enrolled. The unsubsidized Stafford loans are not need based, and the student is charged interest while enrolled. Students may receive both types at the same time, but the subsidized amount may not exceed the student's need.

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[21] Need for federal financial aid is determined by subtracting the expected family contribution from the student budget.

The rules limiting the maximum amount of Stafford loans that a student may borrow during an academic year are quite complex. The maximum amounts vary by dependency and class level and whether the student qualifies for the need-based subsidized portion of the loans. In general, independent students may borrow more than dependent students, and the loan limits are increased as the student completes a class level. The annual maximum amounts during the 1995–96 academic year are shown in table 1. For students enrolled less than a full academic year, these limits were lower. A student enrolled for only one semester could only borrow half of these amounts, for example.

Table 1—Annual maximum amounts of federal Stafford loans for 1995–96 undergraduates

	Dependent students			Independent students		
	Subsidized	Unsubsidized	Total	Subsidized	Unsubsidized	Total
Class level						
First-year	$2,625	$2,625	$2,625	$2,625	$4,000	$6,625
Second-year	3,500	3,500	3,500	3,500	4,000	7,500
Third-year	5,500	5,500	5,500	5,500	5,000	10,500
Fourth-year	5,500	5,500	5,500	5,500	5,000	10,500
Fifth-year	5,500	5,500	5,500	5,500	5,000	10,500
All years	23,000	23,000	23,000	23,000	23,000	46,000

SOURCE: U.S. Department of Education, *The Student Guide to Financial Aid, 1995–96.*

For dependent students, the total annual maximum amount was always the same within a class level, whether the student received a subsidized loan, an unsubsidized loan, or a combination of both. For example, first-year dependent students were limited to $2,625, whether the amount was totally subsidized or totally unsubsidized. Independent students, on the other hand, could borrow up to the sum of the subsidized and unsubsidized maximum. For example, first-year independent students with need could borrow a subsidized amount up to $2,625 plus an additional unsubsidized $4,000, for a total Stafford loan of $6,625. About one-half of the dependent borrowers took out loans for the maximum amount (from $2,625 to $5,500 depending on class level).[22] Among independent borrowers, who could take out much larger loans (from $6,625 to $10,500 depending on class level and need), 13 percent borrowed the maximum amounts.[23]

The proportion of Stafford loan borrowers who took out subsidized loans, unsubsidized loans, or both varied by dependency and income level (figure 6). Among dependent student

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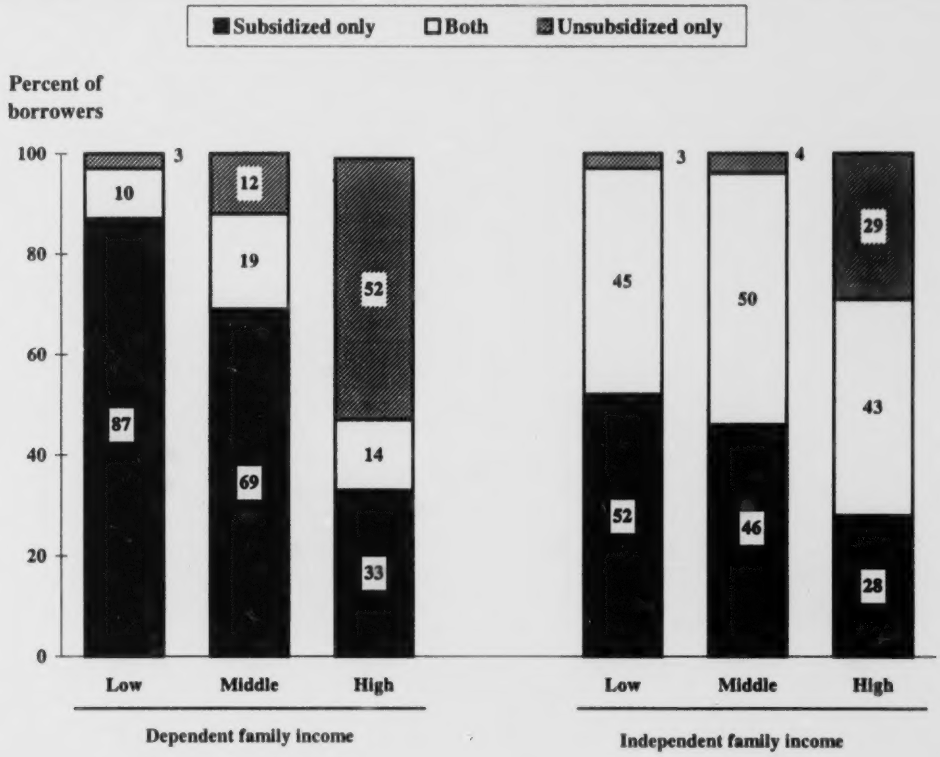
[22] Compendium table 1.8b.

[23] Compendium table 1.8b.

Figure 6—Percentage distribution of Stafford loan borrowers with subsidized or unsubsidized loans according to Stafford combination, by dependency and income: 1995–96



Average amounts:	Dependent Low	Dependent Middle	Dependent High	Independent Low	Independent Middle	Independent High
Stafford loan	$3,300	$3,500	$3,600	$4,500	$4,700	$4,800
Unsubsidized only	$3,100	$3,000	$3,500	$2,600	$3,300	$3,700
Both	$5,200	$4,600	$4,500	$6,200	$6,300	$6,500
Subsidized only	$3,100	$3,300	$3,400	$3,100	$3,000	$3,300

NOTE: Based on Compendium table 1.7. Middle-income range for parents of dependent students is $25,000–70,000; middle-income for independent students is $10,000–35,000. Detail may not sum to totals due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

borrowers, nearly all of the low-income students (97 percent), most of the middle-income students (88 percent), and about one-half of the high-income students (47 percent) qualified for the subsidized loans. Among the independent student borrowers, nearly all (96 to 97 percent) of the low- and middle-income and 71 percent of the high-income students qualified for the subsidized loans. Dependent borrowers were less likely to take out both subsidized and unsubsidized loans than independent borrowers at all income levels. Among all dependent borrowers, 15 percent obtained both subsidized and unsubsidized loans with an average amount of $4,700; among independent student borrowers, nearly one-half (47 percent) obtained both subsidized and unsubsidized loans with an average amount of $6,300.[24]

PLUS loans to the parents of dependent students are also part of the FFEL and Direct Loan programs, although they are not "student" loans. The rationale for the differences in the maximum Stafford student loan amounts by dependency status is that if a dependent student needs more loan aid, the additional amounts may be borrowed by the parents through a federal PLUS loan, while independent students are not expected to be able to rely on such parental support.

The interest on PLUS loans is not subsidized; they are not need based; and the parents must demonstrate a good credit history in order to qualify. The amount of an annual PLUS loan is only limited to the price of attendance minus any other financial aid, so the loans may be quite large. The average PLUS loan in 1995–96 was about $5,900. PLUS loans were usually taken by parents to supplement Stafford loans to the students (figure 5). Since the focus of this report is on borrowing by students, PLUS loans have not been included in the percentages or averages in the rest of this report.

Federal Perkins loans to students are not a part of the FFEL and Direct Loan programs. The funds for this program are allocated to the institutions, which have some discretion in awarding the loans to individual students. Perkins loans are need based and interest free while the student is enrolled, and have lower interest rates than Stafford loans. However, the amount available to students is limited by the allocation to the institution, while the amounts borrowed through the FFEL or Direct Loan programs are not. Among all federal loan borrowers in 1995–96, 15 percent received a Perkins loan with an average amount of $1,400. Perkins loans were often awarded to students who also had Stafford loans, however. The 11 percent of borrowers who had both Perkins and Stafford loans (but not PLUS loans) had an average loan amount of $5,400 (figure 5). About 1 percent of the borrowers received Perkins and Stafford loans, and their parents also took out a PLUS loan; the average amount of all three loans was $10,400 (figure 5).

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[24] Compendium table 1.7.

Student Borrowing at Different Types of Institutions

There were substantial differences in the average tuition and price of attendance for full-time, full-year students by the type of institution attended. There were also differences in the price of attendance between full-time, full-year students and those enrolled part time or for a part year within the same type of institution, as shown in figure 2. The differences in the price of attendance are reflected in the proportions of undergraduates taking out student loans, receiving grants, and receiving any type of financial aid. Figure 7 shows these proportions for all undergraduates, and figure 8 for only full-time, full-year undergraduates, who have the highest average price of attendance.

At public 2-year institutions, 6 percent of all undergraduates took out loans in 1995–96, followed by 36 percent at public 4-year, 45 percent at private, not-for-profit 4-year, and 56 percent at private, for-profit institutions (figure 7). Among full-time, full-year undergraduates, the percentage of students borrowing was higher: 16 percent at public 2-year, 45 percent at public 4-year, 57 percent at private, not-for-profit 4-year, and 68 percent at private, for-profit institutions (figure 8).

The percentage of students taking out loans and the amount of the loans in 1995–96 give only a partial picture of student borrowing. Except for those beginning postsecondary education for the first time (about 16 percent of the total),[25] most undergraduates enrolled in 1995–96 had also attended in prior years and may have borrowed previously. In general, the cumulative total amount borrowed as an undergraduate may be expected to increase as the student progresses through college. Most college seniors, for example, could have taken out student loans for four years. The description of the student borrowing patterns within each type of institution will also show the cumulative total amount that students had borrowed through the federal loan programs through the 1995–96 academic year.[26]

In addition to differences in the price of attendance, borrowing patterns reflect variations in the characteristics of students attending the different types of institutions, such as dependency, family income, and full- or part-time enrollment. The percentage distribution of the students within each type of institution according to these characteristics is shown in table 2.

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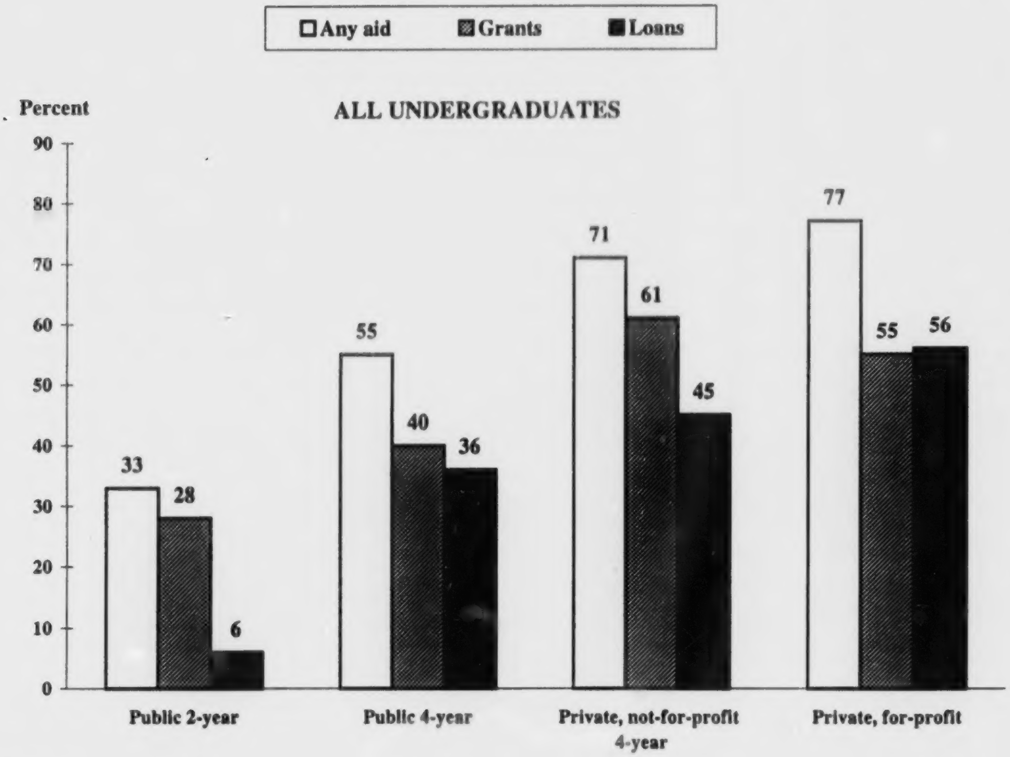
[25] U.S. Department of Education, National Center for Education Statistics, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995–96* (Washington D.C.: 1998), table 2.4.

[26] Cumulative loan amounts for non-federal student loan programs are not available.

Figure 7—Percentage of all undergraduates receiving any aid, grants, or loans, by type of institution attended: 1995–96

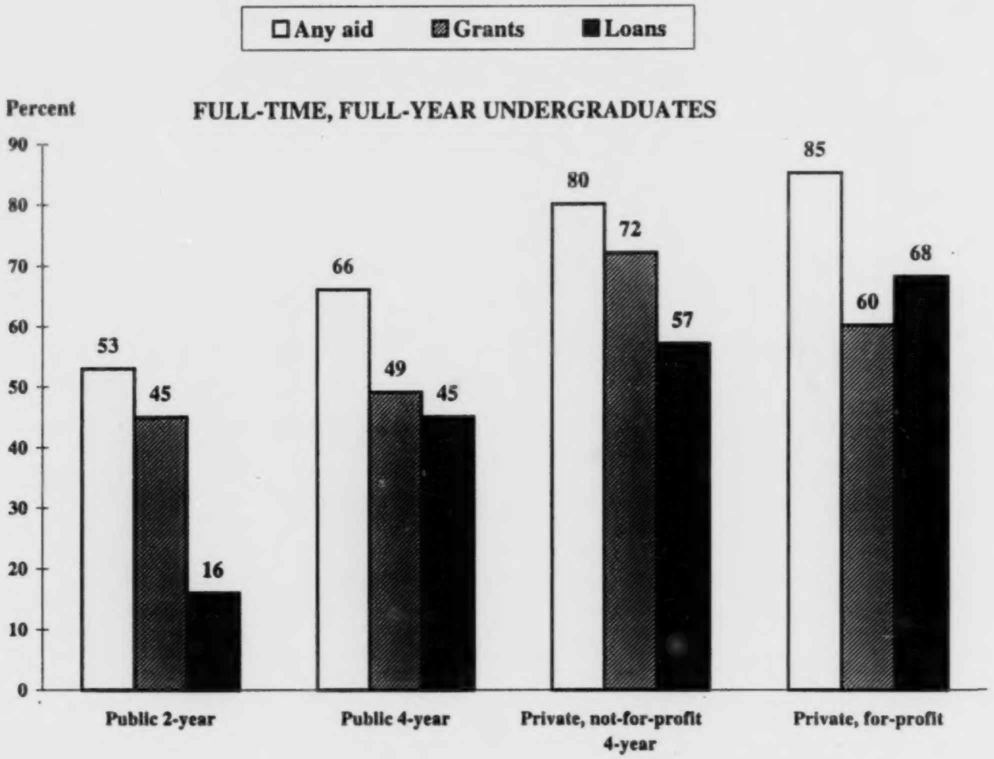


	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Average total aid	$1,900	$5,200	$8,900	$5,000
Average grants	$1,300	$2,600	$5,400	$2,000
Average loans	$2,700	$4,200	$4,600	$4,100

NOTE: Based on Compendium table 1.1a. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Figure 8—Percentage of full-time, full-year undergraduates receiving any aid, grants, or loans, by type of institution attended: 1995–96



	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit
Average total aid	**$3,100**	**$6,000**	**$10,900**	**$6,500**
Average grants	**$2,000**	**$3,000**	**$6,600**	**$2,500**
Average loans	**$2,900**	**$4,400**	**$4,700**	**$4,800**

NOTE: Based on Compendium table 1.1a. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2—Percentage distribution of undergraduates according to selected characteristics, by type of institution attended: 1995–96

	Public 2-year	Public 4-year	Private, not-for-profit 4-year	Private, for-profit	Total
All undergraduates					
Total	100.0	100.0	100.0	100.0	100.0
Attendance pattern					
Full-time, full-year	16.8	56.6	60.7	36.3	38.3
Part-time or part-year	83.2	43.4	39.3	63.7	61.7
Dependency status					
Dependent	37.6	63.0	64.6	29.1	49.2
Independent	62.4	37.0	35.4	71.0	50.8
Dependent 1994 income					
Low (under $25,000)	25.7	22.6	22.8	41.9	24.8
Middle ($25,000–70,000)	53.1	48.8	44.9	40.5	49.0
High (over $70,000)	21.2	28.6	32.4	17.6	26.1
Independent 1994 income					
Low (under $10,000)	24.1	34.0	26.8	44.1	29.1
Middle ($10,000–35,000)	49.0	41.6	41.0	41.5	45.4
High (over $35,000)	26.9	24.4	32.3	14.4	25.5
Price of attendance					
Less than $4,000	52.9	13.3	11.7	9.1	31.2
$4,000–7,999	36.9	25.5	12.9	22.4	28.9
$8,000 or more	10.2	61.2	75.4	68.6	39.9
Full-time, full-year undergraduates					
Dependency status					
Dependent	66.0	79.8	83.9	34.2	73.9
Independent	34.0	20.3	16.1	65.8	26.1
Dependent 1994 income					
Low (under $25,000)	25.3	22.3	21.9	39.0	23.3
Middle ($25,000–70,000)	55.0	47.9	45.2	42.5	48.3
High (over $70,000)	19.7	29.8	32.9	18.5	28.4
Independent 1994 income					
Low (under $10,000)	40.7	50.4	45.9	46.5	45.8
Middle ($10,000–35,000)	44.3	37.3	39.1	40.0	40.0
High (over $35,000)	15.0	12.3	15.1	13.5	14.2
Price of attendance					
Less than $4,000	0.7	0.0	0.0	0.0	0.1
$4,000–7,999	68.0	15.3	3.7	4.1	23.3
$8,000 or more	31.3	84.7	96.3	95.9	76.6

NOTE: Percentages may not sum to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Public 2-Year Institutions

Public 2-year institutions, usually called community colleges, enrolled 43 percent of all undergraduates in 1995–96, more than any other type of institution.[27] The majority of these students (83 percent), however, were enrolled part time or for less than a full academic year; 17 percent were enrolled full time for a full academic year (figure 9).

The average full-time, full-year tuition and fees at public 2-year institutions in 1995–96 were $1,400. The average tuition and fees for the 83 percent of public 2-year students who did not enroll full time for a full academic year were about $500. About one-half (53 percent) of all the students at public 2-year institutions had a price of attendance under $4,000; 10 percent had a price of attendance over $8,000 (table 2).

The relatively low tuition and the high proportion of part-time students are reflected in the relatively low percentage of students who took out loans in 1995–96. Six percent of the community college students borrowed in 1995–96, while 27 percent received a financial aid package without loans (figure 9). About 31 percent of the students were enrolled less than half time, and were therefore not eligible for the federal loan programs.[28] Among the students enrolled full time for the full academic year, about one-half received financial aid, and 16 percent took out a student loan. Independent students were more likely to borrow than dependent students, and the independent students also borrowed larger loan amounts. One-fourth (24 percent) of full-time, full-year independent students borrowed an average of $3,600, compared to 12 percent of dependent students, who borrowed an average of $2,200.[29]

Because most community college students attend part time, it may take several years for them to complete the coursework for a class level, and they may take out loans during more than one academic year to do this. Although only 6 percent of public 2-year undergraduates took out a student loan in 1995–96, about one-fifth (21 percent) had borrowed a federal loan at some time, and the cumulative total federal loan amount averaged $4,600 (figure 9).

Among students in the first class level at community colleges, 18 percent had received a federal loan at some time, with an average cumulative total of $4,200. Among second-year students, one-fourth (26 percent) had received federal loans, with an average total of $5,000. These students did not necessarily borrow all of this to attend a community college, since some of the

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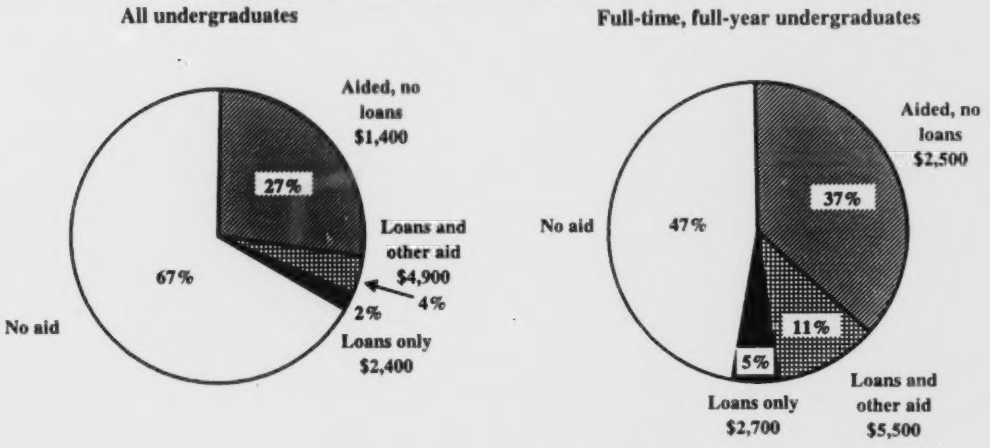
[27] Compendium table 1.10.

[28] U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

[29] Compendium table 1.1b.

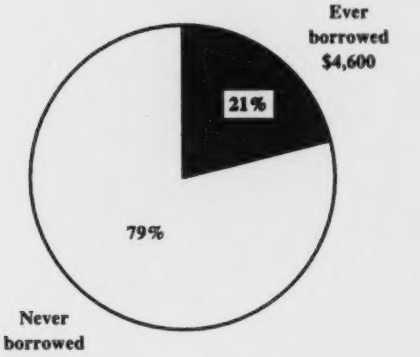
Figure 9—Student borrowing and receipt of other aid among undergraduates in public 2-year institutions: 1995–96

LOANS AND OTHER FINANCIAL AID IN 1995–96



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	$600	$3,900	6%	$2,700	33%	$1,900
Full-time, full-year	17%	$1,400	$7,300	16%	$2,900	53%	$3,100
Part-time or part-year	83%	$500	$3,200	4%	$2,600	29%	$1,500

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1995–96



FEDERAL LOANS

Class level*	Ever borrowed	Cumulative amount
First-year	18%	$4,200
Second-year	26%	$5,000

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*Students beyond the second year are not shown.

NOTE: Based on Compendium tables 1.1b, 1.2b, 1.3b, and 1.9. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

students may have borrowed previously to attend a 4-year college and then transferred to a lower tuition public 2-year college.

Public 4-Year Institutions

The public 4-year colleges and universities enrolled 30 percent of all undergraduates and 45 percent of all full-time, full-year undergraduates in 1995–96.[30] Almost two-thirds (63 percent) of the undergraduates were dependent, and more than one-half (57 percent) were enrolled full time for the full academic year. Among full-time, full-year students at public 4-year institutions, 80 percent were dependent (table 2).

The average tuition and fees for full-time, full-year undergraduates attending public 4-year institutions in 1995–96 were $3,800, and the average total price of attendance was $10,900 (figure 10). Two-thirds (66 percent) of these undergraduates received financial aid, with an average amount of $6,000. Almost one-half (45 percent) of the full-time, full-year undergraduates took out a student loan, borrowing an average of $4,400.

About one-fifth (22 percent) of the full-time, full-year undergraduates received financial aid without taking out a loan. Their average aid amount was $3,600. One-third (34 percent) of the full-time, full-year students received a financial aid package that included loans and other aid; these students received an average of $8,100 in total aid.

Among the full-time, full-year dependent students in public 4-year institutions, about one-half of both low-income (51 percent) and middle-income (47 percent) students took out loans in 1995–96 (figure 11). However, 81 percent of the low-income students received grants, compared to 45 percent of the middle-income students, and the average grant amount received by low-income students was larger than that received by the middle-income students ($3,900 versus $2,500).[31]

Nearly one-half (47 percent) of the undergraduates in public 4-year colleges and universities had taken out a federal student loan at some time, and their average cumulative loan totaled $7,900 (figure 10). The cumulative total loan amounts increased by class level. Among the students still in their first year, 41 percent had taken out a federal loan, with an average total of $3,500. Among those identified as graduating seniors, 52 percent had taken out a federal loan at some time, and the average cumulative total federal loan amount was $11,800.

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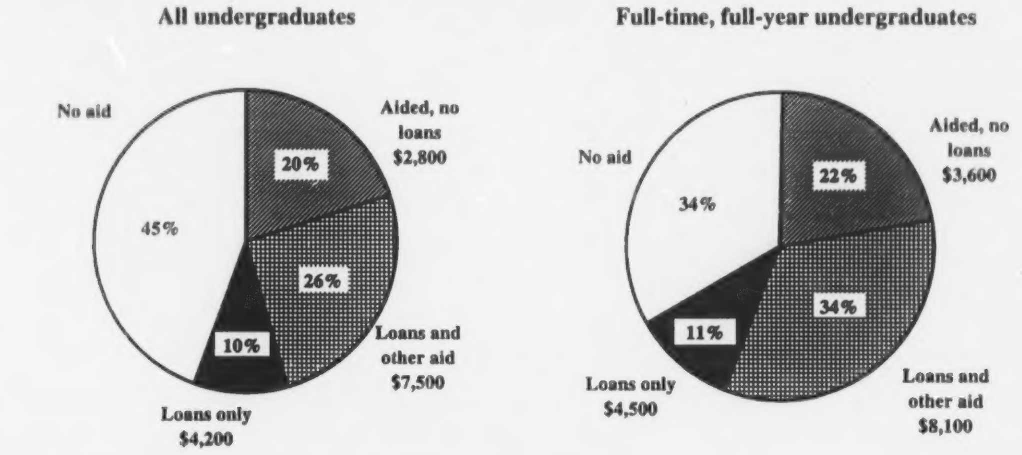
[30] Compendium table 1.10.

[31] Compendium table 1.1c.

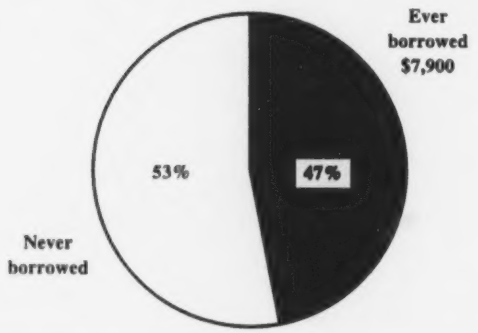
Figure 10—Student borrowing and receipt of other aid among undergraduates in public 4-year institutions: 1995–96

LOANS AND OTHER FINANCIAL AID IN 1995–96



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	$2,800	$8,800	36%	$4,200	55%	$5,200
Full-time, full-year	57%	$3,800	$10,900	45%	$4,400	66%	$6,000
Part-time or part-year	43%	$1,600	$6,100	24%	$3,700	41%	$3,700

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1995–96



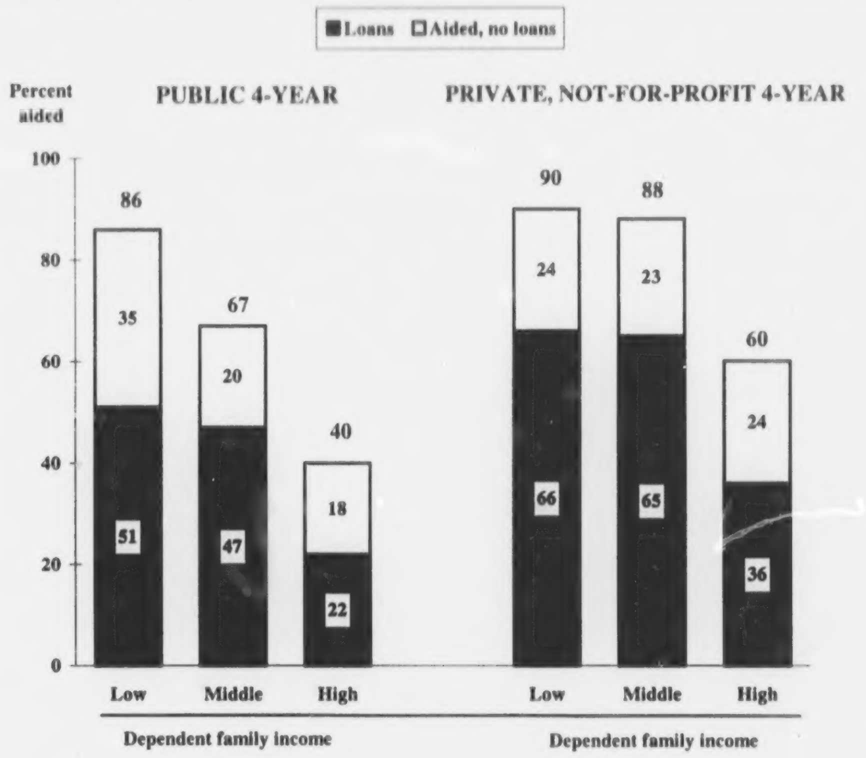
FEDERAL LOANS

Class level	Ever borrowed	Cumulative amount
First-year	41%	$3,500
Second-year	44%	$5,700
Third-year	50%	$8,200
Fourth-year or more	52%	$11,000
Graduating seniors	52%	$11,800

NOTE: Based on Compendium tables 1.1c, 1.2c, 1.3c, and 1.9. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Detail may not sum to totals due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Figure 11—Percentage of dependent full-time, full-year undergraduates receiving any aid and any loans at 4-year institutions, by family income: 1995–96



Average loan	$3,700	$3,900	$3,900	$4,300	$4,400	$4,100
Average grant	$3,900	$2,500	$2,600	$8,100	$7,100	$5,100
Total aid	$6,400	$5,300	$4,800	$12,100	$11,700	$9,000

NOTE: Based on Compendium tables 1.1c and 1.1d. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Middle-income range for parents of dependent students is $25,000–70,000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Private, Not-for-Profit 4-Year Institutions

The private, not-for-profit 4-year colleges and universities enrolled 14 percent of all undergraduates, about half as many as the public 4-year institutions.[32] About two-thirds (65 percent) of the students were dependent, and 61 percent were enrolled full time for the full academic year. Among full-time, full-year students, 84 percent were dependent (table 2).

The average tuition and fees of full-time, full-year undergraduates at private, not-for-profit 4-year institutions in 1995–96 were $12,600, and the average total price of attendance was $19,400 (figure 12). The large proportion of undergraduates who received financial aid reflects these relatively high levels of tuition and student budgets. Eighty percent of the full-time, full-year undergraduates received financial aid, with an average total aid package of $10,900. About three-fourths (72 percent) of the full-time, full-year students received grants, with an average value of $6,600, and one-fourth (26 percent) of the full-time, full-year students held a work-study job, earning an average of $1,400.[33]

More than half (57 percent) of those enrolled full time, full year took out a student loan in 1995–96, borrowing an average of $4,700 (figure 12). One-fourth (24 percent) of these undergraduates received an aid package that did not include loans; the average amount of their aid was $6,700. One-half (52 percent) received a financial aid package that did include loans and other aid, averaging $13,300.

Among full-time, full-year dependent students, two-thirds of both low-income and middle-income students took out loans, and their average loan amounts were similar ($4,300–$4,400) (figure 11). Ninety percent of low-income full-time, full-year dependent students received financial aid at private, not-for-profit 4-year institutions, with an average total aid package of $12,100. About the same percentage (88 percent) of middle-income dependent students received financial aid, with a similar total aid amount ($11,700). Eighty percent or more of both middle- and low-income dependent full-time, full-year students received grants, with an average value of $7,100 to $8,100.[34]

Slightly more than one-half (54 percent) of the undergraduates in private, not-for-profit 4-year colleges and universities had taken out a federal student loan at some time, borrowing a total cumulative loan average of $8,700 (figure 12). Among first-year students, one-half (50 percent)

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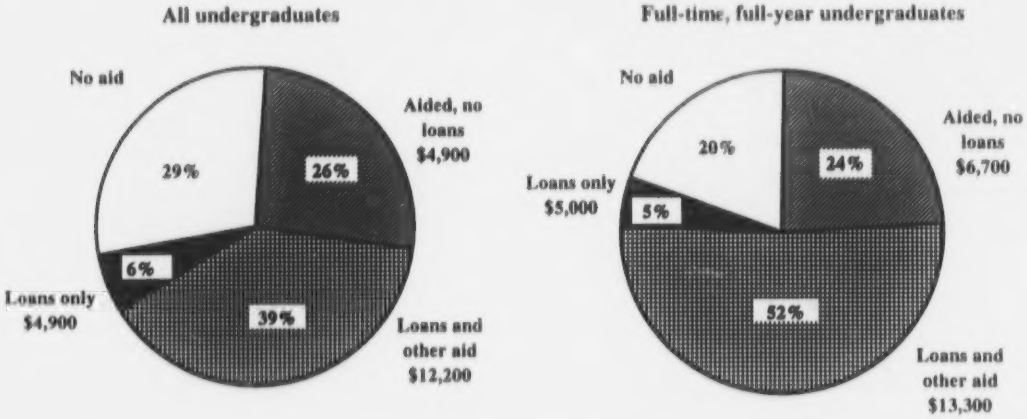
[32] Compendium table 1.10.

[33] Compendium tables 3.8a, 3.8b. At public 4-year institutions, 8 percent of full-time, full-year undergraduates held work-study jobs (Compendium table 3.6a).

[34] Compendium table 1.1d. The difference in the average amounts is not statistically significant.

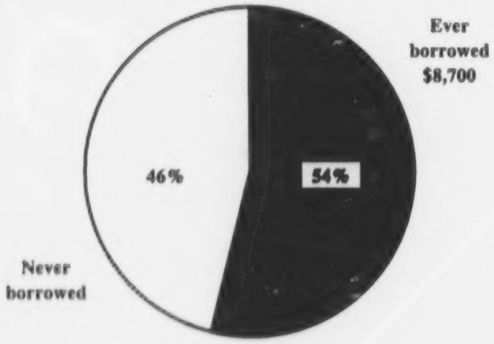
Figure 12—Student borrowing and receipt of other aid among undergraduates in private, not-for-profit 4-year institutions: 1995–96

LOANS AND OTHER FINANCIAL AID IN 1995–96



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	$9,300	$15,000	45%	$4,600	71%	$8,900
Full-time, full-year	61%	$12,600	$19,400	57%	$4,700	80%	$10,900
Part-time or part-year	39%	$4,200	$8,100	26%	$4,400	56%	$4,800

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1995–96



FEDERAL LOANS

Class level	Ever borrowed	Cumulative amount
First-year	50%	$4,000
Second-year	53%	$6,900
Third-year	58%	$9,900
Fourth-year or more	56%	$13,200
Graduating seniors	57%	$14,100

NOTE: Based on Compendium tables 1.1d, 1.2d, 1.3d, and 1.9. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Detail may not sum to totals due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

had taken out a federal loan, with a total cumulative average of $4,000. Among graduating seniors, 57 percent had taken out a federal loan at some time, and the average total amount borrowed was $14,100. Among the graduating seniors who had borrowed at some time, two-thirds had taken out federal loans during three or more years of their undergraduate education.[35]

Private, for-Profit Institutions

The private, for-profit institutions enrolled 5 percent of all undergraduates.[36] Primarily they offered vocational certificate and associate's degree programs. Many of the vocational certificate programs may be completed in less than a full academic year if the students are enrolled full time. In the private, for-profit institutions, the proportion of students enrolled full time for less than a full academic year was similar to the proportion enrolled full time for a full academic year.[37]

The average tuition and fees for full-time, full-year students at private, for-profit institutions were $6,900, which was higher than the average at public 4-year institutions ($3,800), but lower than the average at private, not-for-profit 4-year institutions ($12,600). The average price of attendance for full-time, full-year students was $14,100, and for those attending part time or part year, it was $8,600 (figure 13).

Almost three-fourths (71 percent) of the students in private, for-profit institutions were independent, and 44 percent of these students had incomes of less than $10,000. Among the dependent students attending private, for-profit institutions, 42 percent came from families with incomes under $25,000, which was a larger percentage of low-income students than that in either public 2-year or 4-year institutions (table 2).

The combination of tuition levels that were higher than those in public institutions, and income distributions that were lower than both those in public 2-year and 4-year institutions, resulted in a higher proportion of students qualifying for need-based financial aid (86 percent) at private, for-profit institutions than at the other types of institutions.[38] Three-fourths (77 percent) of all the students received financial aid, and about one-half (56 percent) took out a student loan, borrowing an average amount of $4,100. Among the full-time, full-year students, two-thirds (68 percent) took out student loans, borrowing an average amount of $4,800 (figure 13).

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[35] U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

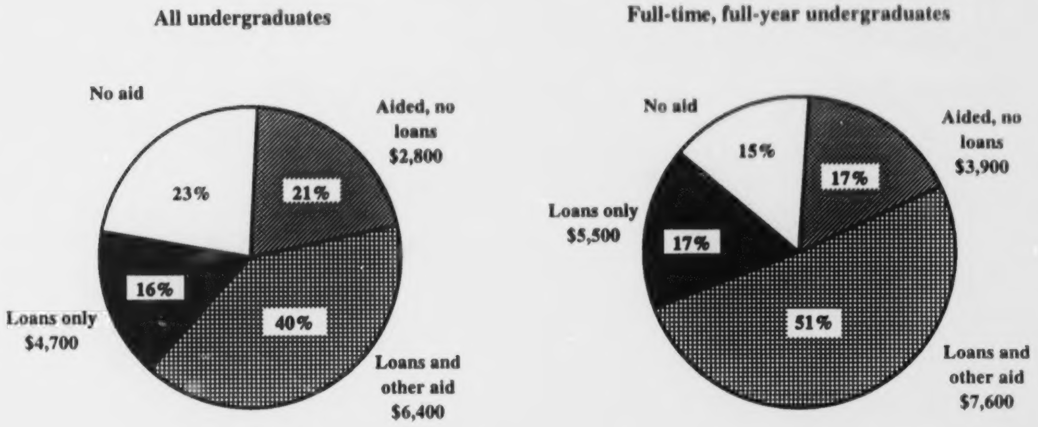
[36] Compendium table 1.10.

[37] Compendium table 5.1b. At 4-year and public 2-year institutions, 10 to 12 percent were enrolled full time for part of the academic year.

[38] Compendium table 4.3a.

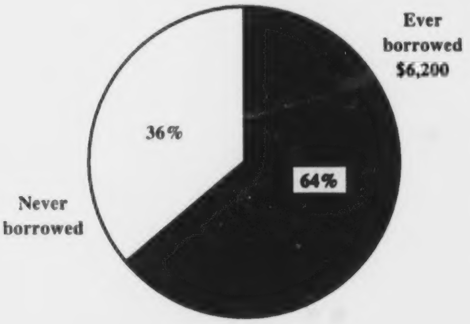
Figure 13—Student borrowing and receipt of other aid among undergraduates in private, for-profit institutions: 1995–96

LOANS AND OTHER FINANCIAL AID IN 1995–96



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	$5,300	$10,500	56%	$4,100	77%	$5,000
Full-time, full-year	36%	$6,900	$14,100	68%	$4,800	85%	$6,500
Part-time or part-year	64%	$4,400	$8,600	50%	$3,700	74%	$4,200

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1995–96



FEDERAL LOANS

Class level*	Ever borrowed	Cumulative amount
First-year	65%	$4,400
Second-year	67%	$9,200

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*Students beyond the second year are not shown.

NOTE: Based on Compendium tables 1.1e, 1.2e, 1.3e, and 1.9. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

At for-profit institutions, nearly two-thirds of first- and second-year students had obtained a federal loan either in 1995–96 or in prior years. The cumulative average federal loan amount for first-year students was $4,400; for second-year students (11 percent of the total),[39] it was $9,200.

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[39] U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Summary

About one-fourth of all undergraduates took out a student loan in 1995–96, borrowing an average of $4,100. Most students who took out loans also received grants or other types of aid. Relatively few students at community colleges (6 percent of those enrolled) took out student loans in 1995–96 because tuition was low and most students enrolled part time. However, 36 percent of students attending public 4-year institutions had taken out student loans, 45 percent at private, not-for-profit 4-year institutions, and 56 percent at private, for-profit institutions. The proportion of students with loans increased when tuition and total price of attendance increased. Low- and middle-income dependent students borrowed at about the same rates, while upper-income students borrowed at lower rates.

Nearly all of those with student loans in 1995–96 had taken out federal subsidized or unsubsidized Stafford loans through the FFEL or Direct Loan programs. The subsidized loans are need based, while the unsubsidized loans are available to students at all income levels without a need test. Most low-income dependent borrowers took out only subsidized loans; about one-half of the high-income dependent borrowers qualified only for unsubsidized loans. Nearly one-half of independent student borrowers at all income levels took out both subsidized and unsubsidized loans, with an average loan of $6,300.

The maximum amounts of Stafford loans that students may borrow during an academic year vary by class level and dependency. The annual loan limits for Stafford loans are much higher for independent than for dependent students. About half of the dependent students with loans borrowed the maximum amount, compared to 13 percent of the independent students, who could borrow at least twice as much as dependent students.

The proportion of students who ever took out a federal loan is higher than the proportion who borrowed in a given academic year, and the cumulative amount borrowed increases as the student progresses through college. Among 4-year college seniors in 1995–96, about one-half had borrowed through the federal student loan programs. The cumulative federal student loan amount for graduating seniors at public 4-year colleges and universities was almost $12,000; graduating seniors at private, not-for-profit institutions had borrowed about $14,000. At current student-loan interest rates (about 8 percent), it would require average monthly payments of approximately $150 to $175 over a period of 10 years to repay the average cumulative amount of federal loans borrowed by graduating college seniors through 1995–96.[40]

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[40] For more information on repayment, see U.S. Department of Education, National Center for Education Statistics, *Early Labor Force Experience and Debt Burden* (Washington, D.C.: 1997).

TABLE COMPENDIUM

Section 1: Student Loans

The tables in this section provide details for the essay and are summarized in the figures to the essay.

Table 1.1a—Percentage of 1995–96 undergraduates receiving any aid, any grants, or any loans, and average amount received

	Total aid		Total grants		Total loans[1]	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			All undergraduates			
Total	49.7	$4,926	39.0	$2,716	25.6	$4,074
Price of attendance[2]						
Less than $4,000	23.1	763	19.6	652	1.7	1,573
$4,000–7,999	48.7	2,691	39.0	1,695	18.1	2,708
$8,000 or more	68.3	7,280	52.9	3,967	47.0	4,582
Dependent 1994 income						
Low (under $25,000)	69.1	5,832	64.7	3,707	36.0	3,530
Middle ($25,000–70,000)	50.8	6,024	35.9	3,578	33.9	3,728
High (over $70,000)	33.8	5,815	19.5	3,534	19.1	3,818
Independent 1994 income						
Low (under $10,000)	67.4	4,763	60.5	2,235	34.0	4,555
Middle ($10,000–35,000)	45.6	3,646	35.1	1,582	19.4	4,651
High (over $35,000)	32.1	2,555	22.1	1,376	8.4	4,851
Type of institution[2]						
Public, 2-year	32.8	1,890	27.6	1,255	6.3	2,739
Public, 4-year	55.2	5,244	40.3	2,587	35.6	4,153
Private, not-for-profit 4-year	70.7	8,944	60.8	5,442	44.8	4,610
Private, for-profit	77.1	5,049	54.9	1,979	55.8	4,141
Attendance pattern						
Full-time, full-year	68.4	6,832	54.1	3,864	43.7	4,345
Part-time or part-year	38.3	2,843	29.9	1,444	14.4	3,579
Dependency status						
Dependent	50.9	5,923	38.8	3,626	30.5	3,685
Independent	48.5	3,915	39.2	1,846	20.9	4,626

Table 1.1a—Percentage of 1995–96 undergraduates receiving any aid, any grants, or any loans, and average amount received—Continued

	Total aid		Total grants		Total loans[1]	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			Full-time, full-year undergraduates			
Total	68.4	$6,832	54.1	$3,864	43.7	$4,345
Price of attendance[2]						
Less than $4,000	—	—	—	—	—	—
$4,000–7,999	56.7	3,232	48.3	2,216	20.7	2,751
$8,000 or more	71.0	7,873	56.0	4,424	49.4	4,600
Dependent 1994 income						
Low (under $25,000)	85.6	7,189	80.7	4,631	49.4	3,775
Middle ($25,000–70,000)	66.9	6,965	49.9	4,134	46.3	3,946
High (over $70,000)	43.9	6,464	26.8	3,865	25.8	3,956
Independent 1994 income						
Low (under $10,000)	88.3	7,051	81.9	3,151	57.6	5,251
Middle ($10,000–35,000)	75.9	6,215	57.6	2,600	48.6	5,449
High (over $35,000)	55.3	5,638	25.3	2,907	34.3	5,683
Type of institution[2]						
Public, 2-year	52.6	3,108	44.6	2,044	15.8	2,935
Public, 4-year	66.3	6,012	49.4	3,020	44.8	4,352
Private, not-for-profit 4-year	80.3	10,876	71.9	6,575	56.8	4,683
Private, for-profit	85.4	6,457	59.9	2,502	68.3	4,761
Dependency status						
Dependent	64.8	6,938	50.5	4,279	41.2	3,900
Independent	78.6	6,587	64.1	2,939	50.7	5,368

—Sample size too small for a reliable estimate.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.1b—Percentage of 1995–96 undergraduates in public 2-year institutions receiving any aid, any grants, or any loans, and average amounts received

	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			All undergraduates			
Total	32.8	$1,890	27.6	$1,255	6.3	$2,739
Price of attendance						
Less than $4,000	22.1	660	19.3	594	1.0	1,356
$4,000–7,999	43.0	2,217	35.9	1,558	9.9	2,378
$8,000 or more	52.6	3,619	42.0	1,895	21.0	3,699
Dependent 1994 income						
Low (under $25,000)	47.2	2,187	45.0	1,820	7.1	1,985
Middle ($25,000–70,000)	23.1	1,637	16.9	1,013	7.7	2,191
High (over $70,000)	9.6	1,336	5.4	1,011	2.5	—
Independent 1994 income						
Low (under $10,000)	54.5	2,493	48.7	1,583	11.6	3,284
Middle ($10,000–35,000)	34.7	1,819	29.2	1,059	6.2	3,032
High (over $35,000)	24.2	923	19.2	573	1.5	—
Attendance pattern						
Full-time, full-year	52.6	3,108	44.6	2,044	15.8	2,935
Part-time or part-year	28.9	1,451	24.3	965	4.4	2,600
Dependency status						
Dependent	26.4	1,866	21.7	1,443	6.4	2,144
Independent	36.7	1,901	31.2	1,176	6.2	3,108
			Full-time, full-year undergraduates			
Total	52.6	3,108	44.6	2,044	15.8	2,935
Price of attendance						
Less than $4,000	—	—	—	—	—	—
$4,000–7,999	50.3	2,726	43.4	2,030	12.8	2,323
$8,000 or more	56.4	3,913	45.9	2,119	22.7	3,688
Dependent 1994 income						
Low (under $25,000)	75.6	3,001	72.4	2,490	14.8	1,950
Middle ($25,000–70,000)	38.1	2,005	29.6	1,308	13.1	2,343
High (over $70,000)	15.5	—	10.6	—	4.4	—
Independent 1994 income						
Low (under $10,000)	85.0	4,268	79.2	2,426	23.9	4,302
Middle ($10,000–35,000)	69.5	3,675	56.8	1,968	27.7	3,243
High (over $35,000)	37.6	—	17.3	—	10.0	—
Dependency status						
Dependent	43.1	2,421	36.6	1,895	11.8	2,223
Independent	71.0	3,917	60.0	2,222	23.5	3,630

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.1c—Percentage of 1995–96 undergraduates in public 4-year institutions receiving any aid, any grants, or any loans, and average amounts received

	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates						
Total	55.2	$5,244	40.3	$2,587	35.6	$4,153
Price of attendance						
Less than $4,000	20.3	929	15.1	661	3.5	1,837
$4,000–7,999	54.4	3,328	41.0	1,916	29.7	2,935
$8,000 or more	63.5	6,236	45.8	2,978	45.2	4,532
Dependent 1994 income						
Low (under $25,000)	77.1	5,953	71.5	3,618	46.8	3,543
Middle ($25,000–70,000)	58.8	4,918	37.9	2,323	41.7	3,701
High (over $70,000)	35.8	4,555	17.0	2,370	19.6	3,793
Independent 1994 income						
Low (under $10,000)	72.7	6,465	66.1	2,536	52.9	4,960
Middle ($10,000–35,000)	50.6	5,007	35.3	1,863	31.9	5,124
High (over $35,000)	31.2	2,848	18.1	1,123	11.5	5,073
Attendance pattern						
Full-time, full-year	66.3	6,012	49.4	3,020	44.8	4,352
Part-time or part-year	41.1	3,668	28.9	1,641	23.7	3,682
Dependency status						
Dependent	56.3	5,172	39.5	2,858	36.6	3,670
Independent	53.4	5,374	41.6	2,148	34.1	5,033
Full-time, full-year undergraduates						
Total	66.3	6,012	49.4	3,020	44.8	4,352
Price of attendance						
Less than $4,000	—	—	—	—	—	—
$4,000–7,999	69.2	3,951	57.4	2,489	35.3	3,122
$8,000 or more	65.8	6,400	47.9	3,132	46.5	4,521
Dependent 1994 income						
Low (under $25,000)	86.4	6,394	81.3	3,931	51.3	3,713
Middle ($25,000–70,000)	66.6	5,298	45.1	2,464	47.1	3,897
High (over $70,000)	40.0	4,835	19.6	2,555	22.4	3,911
Independent 1994 income						
Low (under $10,000)	89.1	7,894	83.2	3,104	69.8	5,440
Middle ($10,000–35,000)	74.8	7,171	53.7	2,610	56.6	6,011
High (over $35,000)	50.9	5,880	19.2	2,035	37.9	5,964
Dependency status						
Dependent	63.1	5,545	45.6	3,059	40.7	3,848
Independent	79.1	7,480	64.3	2,911	60.9	5,678

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.1d—Percentage of 1995–96 undergraduates in private, not-for-profit 4-year institutions receiving any aid, any grants, or any loans, and average amounts received

	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			All undergraduates			
Total	70.7	$8,944	60.8	$5,442	44.8	$4,610
Price of attendance						
Less than $4,000	36.5	1,207	29.6	1,059	3.3	1,823
$4,000–7,999	63.3	3,165	53.3	2,016	27.7	2,713
$8,000 or more	77.2	10,378	67.5	6,211	53.8	4,820
Dependent 1994 income						
Low (under $25,000)	85.9	10,720	82.2	7,084	60.3	4,114
Middle ($25,000–70,000)	81.5	10,862	72.5	6,636	59.9	4,320
High (over $70,000)	54.9	8,454	42.5	4,918	33.0	4,049
Independent 1994 income						
Low (under $10,000)	79.6	8,375	72.2	4,273	50.2	5,881
Middle ($10,000–35,000)	63.3	5,862	49.5	2,721	35.0	5,664
High (over $35,000)	54.2	4,169	42.2	2,805	16.0	5,658
Attendance pattern						
Full-time, full-year	80.4	10,875	71.9	6,575	56.8	4,683
Part-time or part-year	55.7	4,812	44.7	2,671	25.6	4,438
Dependency status						
Dependent	73.9	10,245	65.0	6,401	51.3	4,209
Independent	64.7	6,232	53.2	3,306	32.9	5,752
			Full-time, full-year undergraduates			
Total	80.4	10,875	71.9	6,575	56.8	4,683
Price of attendance						
Less than $4,000	—	—	—	—	—	—
$4,000–7,999	89.0	3,645	82.0	2,453	42.7	2,265
$8,000 or more	80.0	11,181	71.5	6,755	57.3	4,751
Dependent 1994 income						
Low (under $25,000)	90.4	12,121	86.5	8,118	65.7	4,314
Middle ($25,000–70,000)	87.5	11,667	79.9	7,137	65.2	4,365
High (over $70,000)	59.9	9,040	48.5	5,132	36.3	4,147
Independent 1994 income						
Low (under $10,000)	93.3	10,813	88.3	5,420	70.6	6,251
Middle ($10,000–35,000)	85.0	8,807	72.5	3,934	58.9	6,629
High (over $35,000)	73.4	7,949	52.5	4,424	44.5	6,886
Dependency status						
Dependent	79.1	11,126	71.0	6,949	55.8	4,305
Independent	87.1	9,684	76.8	4,769	62.1	6,460

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.1e—Percentage of 1995–96 undergraduates in private, for-profit institutions receiving any aid, any grants, or any loans, and average amounts received

	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			All undergraduates			
Total	77.1	$5,049	54.9	$1,979	55.8	$4,141
Price of attendance						
Less than $4,000	51.2	1,252	44.4	865	12.6	1,549
$4,000–7,999	72.0	2,920	52.4	1,467	43.7	2,604
$8,000 or more	83.7	6,034	57.7	2,250	67.8	4,540
Dependent 1994 income						
Low (under $25,000)	87.9	4,859	78.2	1,977	62.0	3,409
Middle ($25,000–70,000)	73.7	5,406	30.0	1,538	66.4	3,521
High (over $70,000)	36.0	5,444	2.6	—	32.4	3,690
Independent 1994 income						
Low (under $10,000)	84.7	4,899	76.4	1,983	57.3	4,145
Middle ($10,000–35,000)	79.6	5,154	52.9	1,974	57.0	4,629
High (over $35,000)	58.7	4,994	22.5	2,678	40.0	4,837
Attendance pattern						
Full-time, full-year	85.4	6,457	59.9	2,502	68.3	4,761
Part-time or part-year	73.9	4,169	53.0	1,653	50.2	3,674
Dependency status						
Dependent	73.0	5,133	45.4	1,857	58.6	3,488
Independent	78.8	5,016	58.8	2,018	54.7	4,428
			Full-time, full-year undergraduates			
Total	85.4	6,457	59.9	2,502	68.3	4,761
Price of attendance						
Less than $4,000	—	—	—	—	—	—
$4,000–7,999	85.6	2,421	71.3	1,784	30.4	—
$8,000 or more	85.6	6,667	59.3	2,543	70.7	4,808
Dependent 1994 income						
Low (under $25,000)	95.2	6,483	82.2	2,681	78.0	3,928
Middle ($25,000–70,000)	86.6	6,226	37.9	1,885	79.6	4,022
High (over $70,000)	54.8	6,116	4.6	—	49.4	3,999
Independent 1994 income						
Low (under $10,000)	89.9	6,371	83.0	2,564	67.2	4,847
Middle ($10,000–35,000)	85.8	6,814	58.8	2,522	66.8	5,505
High (over $35,000)	73.7	6,155	25.0	2,366	56.7	5,706
Dependency status						
Dependent	84.1	6,327	49.0	2,405	73.4	3,980
Independent	86.1	6,523	65.5	2,539	65.6	5,215

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.2a—Percentage distribution of 1995–96 undergraduates and average amount of financial aid according to combinations of loans and other aid[1] received

	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	24.1	19.1	6.5	50.3	$2,385	$8,424	$4,063	$4,926
Price of attendance[2]								
Less than $4,000	21.4	1.1	0.6	76.9	656	2,337	1,828	763
$4,000–7,999	30.6	12.2	5.9	51.3	1,944	4,472	2,898	2,691
$8,000 or more	21.4	36.9	10.0	31.7	4,246	9,739	4,694	7,280
Dependent 1994 income								
Low (under $25,000)	33.2	33.0	3.0	30.9	3,221	8,662	3,498	5,832
Middle ($25,000–70,000)	16.9	23.5	10.3	49.2	3,097	9,243	3,488	6,024
High (over $70,000)	14.7	10.9	8.2	66.2	3,472	10,453	3,874	5,815
Independent 1994 income								
Low (under $10,000)	33.3	30.4	3.6	32.6	2,198	7,573	4,775	4,763
Middle ($10,000–35,000)	26.2	13.3	6.1	54.4	1,636	7,134	4,687	3,647
High (over $35,000)	23.7	3.3	5.1	67.9	1,447	6,879	4,925	2,555
Type of institution[2]								
Public, 2-year	26.5	4.1	2.2	67.2	1,378	4,890	2,419	1,891
Public, 4-year	19.6	25.7	10.0	44.8	2,808	7,524	4,159	5,244
Private, not-for-profit 4-year	25.9	39.3	5.5	29.4	4,858	12,208	4,890	8,944
Private, for-profit	21.3	40.1	15.7	22.9	2,777	6,412	4,651	5,049
Attendance pattern								
Full-time, full-year	24.7	34.4	9.3	31.6	3,905	9,591	4,421	6,832
Part-time or part-year	23.8	9.8	4.6	61.8	1,413	5,940	3,641	2,843
Dependency status								
Dependent	20.4	22.6	8.0	49.1	3,218	9,184	3,593	5,923
Independent	27.7	15.7	5.1	51.5	1,792	7,368	4,765	3,915

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.2b—Percentage distribution of 1995–96 undergraduates in public 2-year institutions and average amount of financial aid according to combinations of loans and other aid* received

	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	26.5	4.1	2.2	67.2	$1,378	$4,890	$2,419	$1,890
Price of attendance								
Less than $4,000	21.1	0.7	0.3	78.0	596	2,241	—	660
$4,000–7,999	33.1	6.3	3.6	57.0	1,821	4,159	2,441	2,217
$8,000 or more	31.6	14.6	6.4	47.4	2,415	6,689	—	3,619
Dependent 1994 income								
Low (under $25,000)	40.1	5.9	1.2	52.8	1,909	4,122	—	2,187
Middle ($25,000–70,000)	15.4	2.9	4.8	76.9	1,121	3,371	2,240	1,637
High (over $70,000)	7.1	0.4	2.1	90.5	942	—	—	1,336
Independent 1994 income								
Low (under $10,000)	42.9	9.9	1.7	45.5	1,736	5,586	—	2,493
Middle ($10,000–35,000)	28.5	4.5	1.8	65.3	1,251	5,259	—	1,819
High (over $35,000)	22.7	0.7	0.8	75.8	799	—	—	923
Attendance pattern								
Full-time, full-year	36.8	10.6	5.3	47.4	2,473	5,530	2,692	3,108
Part-time or part-year	24.5	2.9	1.6	71.1	1,050	4,420	2,230	1,451
Dependency status								
Dependent	20.0	3.2	3.3	73.6	1,513	3,733	2,224	1,866
Independent	30.4	4.8	1.5	63.3	1,325	5,351	2,677	1,901

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.2c—Percentage distribution of 1995–96 undergraduates in public 4-year institutions and average amount of financial aid according to combinations of loans and other aid* received

	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	19.6	25.7	10.0	44.8	$2,808	$7,524	$4,159	$5,244
Price of attendance								
Less than $4,000	16.8	1.9	1.6	79.7	659	2,461	1,986	929
$4,000–7,999	24.8	20.0	9.7	45.6	2,241	4,783	3,100	3,328
$8,000 or more	18.3	33.4	11.8	36.6	3,550	8,282	4,606	6,236
Dependent 1994 income								
Low (under $25,000)	30.3	42.7	4.1	23.0	4,095	7,473	3,843	5,953
Middle ($25,000–70,000)	17.1	26.8	14.9	41.3	2,807	6,932	3,707	4,918
High (over $70,000)	16.2	8.8	10.8	64.2	2,812	8,446	3,980	4,555
Independent 1994 income								
Low (under $10,000)	19.7	48.4	4.5	27.3	2,843	8,065	5,147	6,465
Middle ($10,000–35,000)	18.7	21.5	10.5	49.4	1,870	7,726	5,018	5,007
High (over $35,000)	19.6	4.0	7.6	68.8	1,151	6,881	5,124	2,848
Attendance pattern								
Full-time, full-year	21.6	33.7	11.1	33.7	3,587	8,068	4,488	6,012
Part-time or part-year	17.4	15.6	8.1	58.9	1,547	6,056	3,615	3,668
Dependency status								
Dependent	19.8	25.3	11.3	43.7	3,253	7,290	3,793	5,172
Independent	19.3	26.4	7.7	46.7	2,030	7,906	5,069	5,374

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.2d—Percentage distribution of 1995–96 undergraduates in private, not-for-profit 4-year institutions and average amount of financial aid according to combinations of loans and other aid[1] received

	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	25.9	39.3	5.5	29.4	$4,858	$12,208	$4,890	$8,944
Price of attendance								
Less than $4,000	33.2	1.9	1.4	63.5	1,084	—	—	1,207
$4,000–7,999	35.7	21.6	6.1	36.7	2,275	4,509	3,611	3,165
$8,000 or more	23.4	48.3	5.5	22.8	6,348	12,895	5,380	10,378
Dependent 1994 income								
Low (under $25,000)	25.6	58.2	2.2	14.1	6,261	12,915	—	10,720
Middle ($25,000–70,000)	21.6	54.7	5.2	18.5	6,752	13,124	4,199	10,862
High (over $70,000)	22.0	26.4	6.6	45.1	5,513	11,963	4,225	8,454
Independent 1994 income								
Low (under $10,000)	29.5	46.4	3.8	20.4	4,019	11,260	6,909	8,375
Middle ($10,000–35,000)	28.3	26.8	8.2	36.7	2,661	9,319	5,607	5,862
High (over $35,000)	38.2	9.2	6.8	45.8	2,844	8,617	5,565	4,169
Attendance pattern[2]								
Full-time, full-year	23.5	52.2	4.7	19.7	6,693	13,284	5,015	10,875
Part-time or part-year	30.1	19.9	5.7	44.3	2,617	8,081	5,006	4,812
Dependency status								
Dependent	22.6	46.3	5.0	26.1	6,236	12,850	4,240	10,245
Independent	31.8	26.4	6.5	35.3	3,069	10,153	5,794	6,232

—Sample size too small for a reliable estimate.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Total average is not in the range of subgroup averages due to missing values.

NOTE: Percentages may not sum to 100 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.2e—Percentage distribution of 1995–96 undergraduates in private, for-profit institutions and average amount of financial aid according to combinations of loans and other aid* received

	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	21.3	40.1	15.7	22.9	$2,777	$6,412	$4,651	$5,049
Price of attendance								
Less than $4,000	38.6	9.1	3.6	48.8	946	2,350	—	1,252
$4,000–7,999	28.3	29.3	14.4	28.0	1,871	3,939	2,902	2,920
$8,000 or more	15.9	49.4	18.4	16.3	3,990	7,012	5,176	6,034
Dependent 1994 income								
Low (under $25,000)	25.9	56.2	5.8	12.1	2,019	6,320	3,380	4,859
Middle ($25,000–70,000)	7.3	42.0	24.4	26.3	2,136	6,853	3,891	5,406
High (over $70,000)	3.6	11.1	21.3	64.0	—	—	4,121	5,444
Independent 1994 income								
Low (under $10,000)	27.4	51.2	6.1	15.3	2,560	6,194	4,537	4,899
Middle ($10,000–35,000)	22.6	36.1	20.9	20.4	3,147	6,423	5,132	5,154
High (over $35,000)	18.7	10.8	29.2	41.3	3,977	6,885	4,950	4,994
Attendance pattern								
Full-time, full-year	17.1	51.4	16.9	14.6	3,934	7,611	5,502	6,457
Part-time or part-year	23.7	34.8	15.4	26.2	2,341	5,426	4,139	4,169
Dependency status								
Dependent	14.5	42.5	16.0	27.0	2,091	6,644	3,868	5,133
Independent	24.1	39.1	15.6	21.2	2,946	6,309	4,980	5,016

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.3a—Percentage of 1995–96 undergraduates who received a federal student loan in 1995–96 or ever received a federal student loan through 1996 and average amounts borrowed, by student characteristics

	Received federal student loan in 1995–96	Amount of federal student loan in 1995–96	Ever received federal student loans through 1996	Cumulative amount of federal student loans through 1996	Average number of years borrowed
Total	25.3	$4,041	37.7	$7,047	1.9
Price of attendance*					
Less than $4,000	1.6	1,656	21.0	5,327	1.5
$4,000–7,999	17.5	2,750	30.2	5,272	1.8
$8,000 or more	46.5	4,512	53.7	8,265	2.1
Dependent 1994 income					
Low (under $25,000)	35.5	3,509	43.5	6,234	1.9
Middle ($25,000–70,000)	33.5	3,653	39.9	6,611	2.0
High (over $70,000)	18.7	3,680	25.4	6,061	1.8
Independent 1994 income					
Low (under $10,000)	33.7	4,567	48.4	8,596	2.1
Middle ($10,000–35,000)	19.0	4,688	38.3	7,297	1.8
High (over $35,000)	8.3	4,833	27.3	6,598	1.5
Type of institution*					
Public, 2-year	6.0	2,840	20.5	4,605	1.4
Public, 4-year	35.4	4,130	47.2	7,904	2.1
Private, not-for-profit 4-year	44.3	4,499	53.7	8,682	2.2
Private, for-profit	54.3	4,082	63.5	6,161	1.4
Attendance pattern					
Full-time, full-year	43.2	4,288	49.7	7,643	2.0
Part-time or part-year	14.1	3,585	30.3	6,423	1.8
Dependency status					
Dependent	30.1	3,615	37.0	6,402	1.9
Independent	20.5	4,645	38.4	7,647	1.9
Undergraduate class level					
First year	19.6	3,064	30.1	4,146	1.3
Second year	22.7	3,596	36.9	5,959	1.8
Third year	41.8	4,944	53.0	9,069	2.3
Fourth year or more	39.3	5,177	54.0	11,747	2.8

*Excludes students attending more than one institution.

NOTE: "Federal student loans" exclude parent PLUS loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.3b—Percentage of 1995–96 undergraduates in public 2-year institutions who received a federal student loan in 1995–96 or ever received a federal student loan through 1996 and average amounts borrowed, by student characteristics

	Received federal student loan in 1995–96	Amount of federal student loan in 1995–96	Ever received federal student loans through 1996	Cumulative amount of federal student loans through 1996	Average number of years borrowed
Total	6.0	$2,840	20.5	$4,605	1.4
Price of attendance					
Less than $4,000	0.9	1,500	18.3	4,721	1.4
$4,000–7,999	9.3	2,484	21.1	4,235	1.5
$8,000 or more	20.9	3,713	31.7	5,160	1.5
Dependent 1994 income					
Low (under $25,000)	6.3	2,160	15.9	3,247	1.4
Middle ($25,000–70,000)	7.5	2,217	13.2	3,580	1.5
High (over $70,000)	2.4	—	10.2	3,287	1.4
Independent 1994 income					
Low (under $10,000)	11.5	3,325	28.5	5,081	1.5
Middle ($10,000–35,000)	5.8	3,221	26.1	5,154	1.5
High (over $35,000)	1.5	—	19.6	4,427	1.2
Attendance pattern					
Full-time, full-year	15.3	3,009	23.8	3,979	1.4
Part-time or part-year	4.2	2,717	20.1	4,757	1.5
Dependency status					
Dependent	6.1	2,220	13.2	3,429	1.4
Independent	6.0	3,219	24.9	4,981	1.4
Undergraduate class level*					
First year	5.1	2,546	17.8	4,188	1.3
Second year	8.6	3,175	26.2	4,987	1.6

—Sample size too small for a reliable estimate.

*Students beyond the second year are not shown.

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.3c—Percentage of 1995–96 undergraduates in public 4-year institutions who received a federal student loan in 1995–96 or ever received a federal student loan through 1996 and average amounts borrowed, by student characteristics

	Received federal student loan in 1995–96	Amount of federal student loan in 1995–96	Ever received federal student loans through 1996	Cumulative amount of federal student loans through 1996	Average number of years borrowed
Total	35.4	$4,130	47.2	$7,904	2.1
Price of attendance					
Less than $4,000	3.4	1,844	32.4	6,374	1.8
$4,000–7,999	29.4	2,950	43.0	6,167	2.1
$8,000 or more	44.8	4,497	52.2	8,703	2.2
Dependent 1994 income					
Low (under $25,000)	46.6	3,524	54.4	6,544	2.1
Middle ($25,000–70,000)	41.4	3,658	49.3	6,852	2.1
High (over $70,000)	19.2	3,721	26.2	6,082	1.8
Independent 1994 income					
Low (under $10,000)	52.7	4,959	67.7	11,057	2.6
Middle ($10,000–35,000)	31.7	5,141	51.8	9,018	2.2
High (over $35,000)	11.3	5,110	34.3	7,688	1.8
Attendance pattern					
Full-time, full-year	44.5	4,314	51.1	7,975	2.1
Part-time or part-year	23.4	3,693	42.1	7,767	2.1
Dependency status					
Dependent	36.2	3,628	43.8	6,634	2.0
Independent	33.9	5,042	52.9	9,694	2.3
Undergraduate class level					
First year	35.0	2,777	41.1	3,547	1.2
Second year	32.9	3,538	44.0	5,674	1.8
Third year	37.9	4,569	49.5	8,244	2.3
Fourth year or more	36.8	4,970	52.1	11,038	2.7
Graduating seniors	35.7	4,872	52.2	11,773	2.8

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.3d—Percentage of 1995–96 undergraduates in private, not-for-profit 4-year institutions who received a federal student loan in 1995–96 or ever received a federal student loan through 1996 and average amounts borrowed, by student characteristics

	Received federal student loan in 1995–96	Amount of federal student loan in 1995–96	Ever received federal student loans through 1996	Cumulative amount of federal student loans through 1996	Average number of years borrowed
Total	44.3	$4,499	53.7	$8,682	2.2
Price of attendance					
Less than $4,000	3.2	1,877	29.2	7,562	1.9
$4,000–7,999	27.6	2,717	44.6	6,582	1.9
$8,000 or more	53.2	4,696	58.8	9,065	2.2
Dependent 1994 income					
Low (under $25,000)	60.0	4,043	66.6	7,950	2.2
Middle ($25,000–70,000)	59.0	4,172	64.0	7,924	2.1
High (over $70,000)	32.5	3,805	37.2	6,810	2.0
Independent 1994 income					
Low (under $10,000)	50.0	5,868	62.5	11,838	2.5
Middle ($10,000–35,000)	34.3	5,665	52.2	10,740	2.2
High (over $35,000)	16.0	5,625	35.8	9,056	1.9
Attendance pattern					
Full-time, full-year	56.2	4,548	60.7	8,556	2.2
Part-time or part-year	25.3	4,399	42.5	9,020	2.2
Dependency status					
Dependent	50.7	4,061	55.9	7,691	2.1
Independent	32.6	5,742	49.7	10,719	2.3
Undergraduate class level					
First year	43.5	3,237	49.5	4,017	1.2
Second year	45.8	3,970	52.6	6,945	2.0
Third year	48.5	5,287	58.0	9,880	2.5
Fourth year or more	42.9	5,564	56.4	13,159	3.0
Graduating seniors	44.1	5,504	56.5	14,122	3.2

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.3e—Percentage of 1995–96 undergraduates in private, for-profit institutions who received a federal student loan in 1995–96 or ever received a federal student loan through 1996 and average amounts borrowed, by student characteristics

	Received federal student loan in 1995–96	Amount of federal student loan in 1995–96	Ever received federal student loans through 1996	Cumulative amount of federal student loans through 1996	Average number of years borrowed
			Private, for-profit		
Total	54.3	$4,082	63.5	$6,161	1.4
Price of attendance					
Less than $4,000	12.5	1,549	35.7	6,220	1.7
$4,000–7,999	41.3	2,573	51.4	4,621	1.4
$8,000 or more	66.3	4,463	72.6	6,573	1.5
Dependent 1994 income					
Low (under $25,000)	59.9	3,293	64.7	4,817	1.4
Middle ($25,000–70,000)	65.9	3,378	69.2	5,302	1.5
High (over $70,000)	31.4	3,430	42.9	6,145	1.5
Independent 1994 income					
Low (under $10,000)	55.4	4,170	62.7	6,111	1.4
Middle ($10,000–35,000)	55.4	4,573	68.5	6,667	1.5
High (over $35,000)	39.1	4,759	53.7	7,695	1.5
Attendance pattern					
Full-time, full-year	65.9	4,750	72.5	7,074	1.5
Part-time or part-year	49.1	3,583	58.4	5,495	1.4
Dependency status					
Dependent	57.3	3,346	62.7	5,193	1.4
Independent	53.1	4,407	63.8	6,551	1.5
Undergraduate class level*					
First year	56.6	3,733	64.8	4,404	1.2
Second year	52.0	4,036	67.0	9,224	2.1

*Total average and percentage is not within range of subgroup values because the small percentage of students beyond the second year are not shown.

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–[illegible]6 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.4a—Percentage of 1995–96 undergraduates receiving loans from various types of programs, by institutional and student characteristics

	Any loan (including PLUS)	Non-federal loans	Any federal loan (except PLUS)	Stafford loan	Perkins loan	Any federal loan (including PLUS)	PLUS loan
Total	25.8	1.1	25.3	24.7	3.7	25.5	2.4
Any aid	52.0	2.1	50.8	49.6	7.5	51.2	4.8
Any loan[1]	100.0	4.1	98.6	96.3	14.6	98.6	8.5
Price of attendance[2]							
Less than $4,000	1.7	0.1	1.6	1.4	0.1	1.6	0.0
$4,000–7,999	18.2	0.7	17.5	16.9	1.4	17.7	0.7
$8,000 or more	47.3	2.1	46.5	45.6	8.1	46.8	5.2
Dependent 1994 income							
Low (under $25,000)	36.2	1.5	35.5	34.0	8.2	35.7	3.0
Middle ($25,000–70,000)	34.2	1.3	33.5	32.9	5.8	33.9	5.7
High (over $70,000)	19.8	0.9	18.7	18.7	1.4	19.5	5.0
Independent 1994 income							
Low (under $10,000)	34.0	1.1	33.7	32.6	5.1	33.7	†
Middle ($10,000–35,000)	19.4	1.1	19.0	18.6	1.6	19.0	†
High (over $35,000)	8.4	0.3	8.3	8.3	0.3	8.3	†
Type of institution[2]							
Public, 2-year	6.3	0.3	6.0	5.9	0.3	6.1	0.1
Public, 4-year	36.0	0.8	35.4	34.5	5.4	35.7	3.3
Private, not-for-profit 4-year	45.1	2.2	44.3	43.3	10.6	44.6	5.7
Private, for-profit	56.0	4.7	54.3	53.4	3.7	54.5	5.2
Attendance pattern							
Full-time, full-year	44.0	1.7	43.2	42.2	7.6	43.5	5.0
Part-time or part-year	14.5	0.7	14.1	13.8	1.4	14.3	0.8
Dependency status							
Dependent	30.9	1.3	30.1	29.4	5.3	30.6	4.9
Independent	20.9	0.9	20.5	20.1	2.3	20.5	†

†Not applicable. PLUS loans are available only to parents of dependent students.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.4b—Average amount of loans received by 1995–96 undergraduates from various types of programs, by institutional and student characteristics

	Total loans (including PLUS)	Non-federal loans	Federal loans (except PLUS)	Stafford loan	Perkins loan	Federal loan (including PLUS)	PLUS loan
Total	$4,590	$2,221	$4,041	$3,922	$1,396	$4,563	$5,917
Any aid	4,590	2,221	4,041	3,922	1,396	4,563	5,917
Any loan[1]	4,572	2,221	4,041	3,922	1,396	4,545	5,835
Price of attendance[2]							
Less than $4,000	1,577	—	1,656	1,709	—	1,659	—
$4,000–7,999	2,785	949	2,750	2,765	1,048	2,829	2,825
$8,000 or more	5,238	2,609	4,512	4,335	1,448	5,175	6,220
Dependent 1994 income							
Low (under $25,000)	3,870	1,750	3,509	3,315	1,409	3,853	4,331
Middle ($25,000–70,000)	4,598	2,809	3,653	3,470	1,425	4,529	5,440
High (over $70,000)	5,659	4,351	3,680	3,589	1,392	5,562	7,827
Independent 1994 income							
Low (under $10,000)	4,555	1,304	4,567	4,501	1,334	4,567	†
Middle ($10,000–35,000)	4,651	1,355	4,688	4,654	1,386	4,688	†
High (over $35,000)	4,851	2,216	4,834	4,811	—	4,834	†
Type of institution[2]							
Public, 2-year	2,769	—	2,840	2,869	—	2,870	—
Public, 4-year	4,591	2,381	4,130	4,006	1,403	4,571	5,308
Private, not-for-profit 4-year	5,529	3,300	4,499	4,254	1,394	5,427	7,518
Private, for-profit	4,541	1,994	4,082	4,045	1,466	4,493	4,471
Attendance pattern							
Full-time, full-year	5,029	2,747	4,288	4,117	1,459	4,979	6,334
Part-time or part-year	3,788	1,395	3,585	3,561	1,178	3,798	4,274
Dependency status							
Dependent	4,564	2,791	3,615	3,445	1,417	4,505	5,917
Independent	4,626	1,402	4,645	4,598	1,349	4,645	†

—Sample size too small for a reliable estimate.

†Not applicable. PLUS loans are available only to parents of dependent students.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.5a—Percentage distribution of 1995–96 federal student loan borrowers according to combinations of loans from various federal programs, by institutional and student characteristics

	Stafford only	Stafford and Perkins	Stafford and PLUS	Stafford, Perkins, PLUS	Perkins only	PLUS only	Other combinations
Total	77.2	11.0	7.2	1.4	2.3	0.8	0.2
Any federal loan[1]	77.8	11.1	7.2	1.4	2.3	†	0.2
Price of attendance[2]							
Less than $4,000	90.3	2.4	0.0	0.0	6.9	0.4	0.0
$4,000–7,999	89.0	3.9	2.5	0.3	3.4	0.9	0.0
$8,000 or more	73.1	13.7	8.7	1.8	1.8	0.8	0.3
Dependent 1994 income							
Low (under $25,000)	69.8	17.4	6.3	1.6	4.1	0.5	0.4
Middle ($25,000–70,000)	68.7	12.4	12.8	2.8	1.8	1.1	0.3
High (over $70,000)	68.6	5.1	20.2	1.9	0.4	3.8	0.0
Independent 1994 income							
Low (under $10,000)	84.8	12.1	†	†	3.0	†	0.1
Middle ($10,000–35,000)	91.5	6.4	†	†	1.8	†	0.3
High (over $35,000)	96.6	2.6	†	†	0.5	†	0.3
Type of institution[2]							
Public, 2-year	93.8	1.6	1.3	0.0	3.0	0.3	0.0
Public, 4-year	76.8	11.7	7.0	1.1	2.2	1.0	0.2
Private, not-for-profit 4-year	65.8	18.6	9.1	2.9	2.3	0.8	0.5
Private, for-profit	84.5	4.5	8.4	0.8	1.6	0.3	0.0
Attendance pattern							
Full-time, full-year	72.7	13.5	8.7	1.9	2.2	0.8	0.3
Part-time or part-year	85.1	6.7	4.4	0.4	2.5	0.8	0.1
Dependency status							
Dependent	69.0	12.6	12.2	2.3	2.3	1.4	0.3
Independent	88.9	8.7	†	†	2.3	†	0.2

†Not applicable.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

NOTE: PLUS loans are available only to parents of dependent students.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.5b—Average amount received by federal student loan borrowers in 1995–96 according to combinations of loans from various federal programs, by institutional and student characteristics

	Stafford only	Stafford and Perkins	Stafford and PLUS	Stafford, Perkins, PLUS	Perkins only	PLUS only
Total	$3,980	$5,360	$9,142	$10,403	$1,467	$6,970
Any federal loan[1]	3,980	5,360	9,142	10,403	1,467	†
Price of attendance[2]						
Less than $4,000	1,726	—	—	—	—	—
$4,000–7,999	2,801	3,196	4,833	—	1,262	—
$8,000 or more	4,502	5,583	9,470	10,663	1,661	8,453
Dependent 1994 income						
Low (under $25,000)	3,338	4,711	7,126	9,859	1,468	—
Middle ($25,000–70,000)	3,525	4,787	8,622	10,067	1,687	7,192
High (over $70,000)	3,641	4,976	11,312	12,869	—	7,413
Independent 1994 income						
Low (under $10,000)	4,414	6,442	†	†	1,292	†
Middle ($10,000–35,000)	4,590	6,814	†	†	1,411	†
High (over $35,000)	4,758	—	†	†	—	†
Type of institution[2]						
Public, 2-year	2,879	—	—	—	—	—
Public, 4-year	4,082	5,386	8,508	9,467	1,607	5,930
Private, not-for-profit 4-year	4,442	5,364	11,255	11,277	1,266	11,439
Private, for-profit	4,150	6,331	7,128	—	1,795	—
Attendance pattern						
Full-time, full-year	4,235	5,444	9,703	10,659	1,622	8,145
Part-time or part-year	3,579	5,040	6,975	8,040	1,223	4,778
Dependency status						
Dependent	3,489	4,770	9,142	10,403	1,565	6,970
Independent	4,528	6,590	†	†	1,326	†

—Sample size too small for a reliable estimate.

†Not applicable.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

NOTE: PLUS loans are available only to parents of dependent students. Averages for "Other combinations" in table 1.5a are not shown because sample sizes were too small.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.6a—Percentage of 1995–96 undergraduates receiving any Stafford, any subsidized, and any unsubsidized loans, and average loan amounts, by institutional and student characteristics

	Any Stafford loan	Total Stafford amount	Subsidized loan	Subsidized amount	Unsubsidized loan	Unsubsidized amount
Total undergraduates	24.7	$3,922	21.7	$3,114	10.0	$2,925
Any aid	49.6	3,922	43.6	3,114	20.2	2,925
Any loan[1]	96.3	3,922	84.5	3,114	39.1	2,925
Any Stafford loan	100.0	3,922	87.8	3,114	40.6	2,925
Price of attendance[2]						
Less than $4,000	1.4	1,709	1.1	1,535	0.4	1,657
$4,000–7,999	16.9	2,765	14.4	2,234	6.6	2,207
$8,000 or more	45.6	4,335	40.5	3,416	18.9	3,144
Dependent 1994 income						
Low (under $25,000)	34.0	3,315	32.9	3,094	4.4	2,509
Middle ($25,000–70,000)	32.9	3,470	28.8	3,084	10.1	2,488
High (over $70,000)	18.7	3,589	8.9	2,936	12.4	3,282
Independent 1994 income						
Low (under $10,000)	32.6	4,501	31.6	3,238	15.7	2,834
Middle ($10,000–35,000)	18.6	4,653	17.8	3,090	10.1	3,111
High (over $35,000)	8.3	4,811	5.9	3,129	6.0	3,571
Type of institution[2]						
Public, 2-year	5.9	2,869	4.9	2,219	2.5	2,421
Public, 4-year	34.5	4,006	29.7	3,331	13.5	2,913
Private, not-for-profit 4-year	43.3	4,254	38.9	3,565	13.9	3,280
Private, for-profit	53.4	4,045	49.7	2,423	32.4	2,953
Attendance pattern						
Full-time, full-year	42.2	4,117	36.8	3,373	16.0	3,103
Part-time or part-year	13.8	3,561	12.3	2,645	6.3	2,625
Dependency status						
Dependent	29.4	3,445	24.6	3,073	9.3	2,767
Independent	20.1	4,598	18.8	3,165	10.7	3,058
Undergraduate class level						
First year	19.1	2,935	16.6	2,199	7.6	2,575
Second year	21.9	3,501	19.2	2,790	8.6	2,689
Third year	41.1	4,805	35.9	3,914	16.8	3,390
Fourth year or more	38.7	5,035	34.5	4,132	16.0	3,245

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes students attending more than one institution.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.6b—Percentage of 1995–96 undergraduate Stafford loan borrowers with subsidized and unsubsidized loans, and average loan amounts, by institutional and student characteristics

	Total Stafford amount	Subsidized loan	Subsidized amount	Unsubsidized loan	Unsubsidized amount
Total Stafford borrowers	$3,922	87.8	$3,114	40.6	$2,925
Price of attendance*					
Less than $4,000	1,709	79.2	1,535	29.8	1,657
$4,000–7,999	2,765	85.2	2,234	39.0	2,207
$8,000 or more	4,335	88.7	3,416	41.5	3,144
Dependent 1994 income					
Low (under $25,000)	3,315	96.7	3,094	12.9	2,509
Middle ($25,000–70,000)	3,470	87.6	3,084	30.9	2,488
High (over $70,000)	3,589	47.8	2,936	66.6	3,282
Independent 1994 income					
Low (under $10,000)	4,501	96.8	3,238	48.2	2,834
Middle ($10,000–35,000)	4,653	95.9	3,090	54.4	3,111
High (over $35,000)	4,811	71.2	3,129	72.3	3,571
Type of institution*					
Public, 2-year	2,869	83.3	2,219	42.2	2,421
Public, 4-year	4,006	86.1	3,331	39.1	2,913
Private, not-for-profit 4-year	4,254	89.9	3,565	32.0	3,280
Private, for-profit	4,045	93.0	2,423	60.7	2,953
Attendance pattern					
Full-time, full-year	4,117	87.1	3,373	38.0	3,103
Part-time or part-year	3,561	89.5	2,645	45.5	2,625
Dependency status					
Dependent	3,445	83.6	3,073	31.6	2,767
Independent	4,598	93.7	3,165	53.3	3,058
Undergraduate class level					
First year	2,935	86.9	2,199	39.8	2,575
Second year	3,501	87.7	2,790	39.3	2,689
Third year	4,805	87.3	3,914	40.9	3,390
Fourth year or more	5,035	89.3	4,132	41.5	3,245

*Excludes students attending more than one institution.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.7—Percentage distribution of 1995–96 undergraduates with Stafford loans according to subsidized and unsubsidized loan combinations and average loan amounts, by institutional and student characteristics

	Subsidized loan only	Subsidized and unsubsidized loans	Unsubsidized loan only	Subsidized only amount	Subsidized and unsubsidized amount	Unsubsidized only amount	Stafford loan total amount
Total Stafford borrowers	59.4	28.4	12.2	$3,173	$5,772	$3,258	$3,922
Price of attendance*							
Less than $4,000	70.2	9.0	20.8	1,544	2,600	1,882	1,709
$4,000–7,999	61.0	24.2	14.8	2,319	3,966	2,633	2,765
$8,000 or more	58.5	30.2	11.3	3,506	6,232	3,559	4,335
Dependent 1994 income							
Low (under $25,000)	87.2	9.6	3.3	3,115	5,211	3,104	3,315
Middle ($25,000–70,000)	69.1	18.5	12.4	3,252	4,625	2,966	3,470
High (over $70,000)	33.4	14.4	52.2	3,418	4,484	3,452	3,589
Independent 1994 income							
Low (under $10,000)	51.8	45.0	3.2	3,123	6,218	2,641	4,501
Middle ($10,000–35,000)	45.6	50.3	4.1	3,009	6,255	3,327	4,653
High (over $35,000)	27.7	43.5	28.8	3,282	6,493	3,736	4,811
Type of institution*							
Public, 2-year	57.8	25.4	16.8	2,127	4,884	2,369	2,869
Public, 4-year	60.9	25.2	13.9	3,370	5,858	3,438	4,006
Private, not-for-profit 4-year	68.0	21.9	10.1	3,588	6,656	3,534	4,254
Private, for-profit	39.3	53.7	7.0	2,335	5,417	3,144	4,045
Attendance pattern							
Full-time, full-year	62.0	25.1	12.9	3,421	6,171	3,466	4,117
Part-time or part-year	54.5	35.0	10.5	2,650	5,220	2,766	3,561
Dependency status							
Dependent	68.4	15.3	16.4	3,215	4,708	3,231	3,445
Independent	46.7	47.1	6.3	3,086	6,261	3,359	4,598
Undergraduate class level							
First year	60.2	26.7	13.1	2,227	4,730	2,535	2,935
Second year	60.8	26.9	12.3	2,840	5,260	2,918	3,501
Third year	59.1	28.3	12.7	4,057	6,695	4,079	4,805
Fourth year or more	58.5	30.8	10.7	4,229	6,876	4,150	5,035

*Excludes students attending more than one institution.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.8a—Percentage of 1995–96 undergraduates receiving Stafford subsidized loans and average loan amounts according to subsidized maximum or less than maximum amounts borrowed, by institutional and student characteristics

	All students		Subsidized loans		Average amount		
	Less than maximum	Maximum	Less than maximum	Maximum	Less than maximum	Maximum	Total subsidized
Total	11.5	10.2	53.1	46.9	$2,438	$3,880	$3,114
Price of attendance*							
Less than $4,000	1.0	0.1	89.9	10.1	1,404	—	1,535
$4,000–7,999	10.8	3.6	75.0	25.0	1,975	3,012	2,234
$8,000 or more	18.6	21.9	46.0	54.0	2,734	3,997	3,416
Dependent 1994 income							
Low (under $25,000)	17.4	15.5	52.9	47.1	2,515	3,744	3,094
Middle ($25,000–70,000)	15.0	13.8	52.2	47.8	2,471	3,753	3,084
High (over $70,000)	4.9	4.0	54.8	45.2	2,149	3,890	2,936
Independent 1994 income							
Low (under $10,000)	16.0	15.6	50.5	49.5	2,403	4,090	3,238
Middle ($10,000–35,000)	10.0	7.9	55.9	44.1	2,427	3,928	3,090
High (over $35,000)	3.6	2.3	61.6	38.4	2,453	4,215	3,129
Type of institution*							
Public, 2-year	2.9	2.0	58.6	41.4	1,714	2,936	2,219
Public, 4-year	17.5	12.2	58.9	41.1	2,687	4,254	3,331
Private, not-for-profit 4-year	15.3	23.6	39.4	60.6	2,710	4,122	3,565
Private, for-profit	27.2	22.5	54.7	45.3	2,006	2,928	2,423
Attendance pattern							
Full-time, full-year	16.9	19.8	46.1	54.0	2,674	3,969	3,373
Part-time or part-year	8.1	4.2	65.8	34.2	2,137	3,622	2,645
Dependency status							
Dependent	13.0	11.7	52.7	47.3	2,454	3,763	3,073
Independent	10.1	8.7	53.7	46.3	2,418	4,031	3,165
Undergraduate class level							
First year	6.8	9.8	41.2	58.8	1,553	2,651	2,199
Second year	10.3	8.8	53.9	46.1	2,116	3,577	2,790
Third year	23.7	12.2	66.1	33.9	3,099	5,500	3,914
Fourth year or more	19.4	15.1	56.3	43.7	3,061	5,512	4,132

—Sample size too small for a reliable estimate.

*Excludes students attending more than one institution.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances. Maximum annual subsidized loan amounts vary by class level. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.8b—Percentage of 1995–96 undergraduates receiving any Stafford loans and average loan amounts according to total maximum or less than maximum amounts borrowed, by institutional and student characteristics

	All students		Stafford loans		Average amount		
	Less than maximum	Maximum	Less than maximum	Maximum	Less than maximum	Maximum	Stafford loan total
Total	16.1	8.6	65.1	34.9	$3,602	$4,518	$3,922
Price of attendance*							
Less than $4,000	1.4	0.0	97.4	2.6	1,679	—	1,709
$4,000–7,999	13.9	3.0	82.4	17.7	2,607	3,501	2,765
$8,000 or more	26.9	18.8	58.9	41.1	4,133	4,625	4,335
Dependent 1994 income							
Low (under $25,000)	18.4	15.6	54.1	45.9	2,825	3,891	3,315
Middle ($25,000–70,000)	15.6	17.3	47.4	52.6	2,983	3,910	3,470
High (over $70,000)	9.0	9.6	48.3	51.7	3,579	3,599	3,589
Independent 1994 income							
Low (under $10,000)	28.9	3.7	88.7	11.3	4,033	8,170	4,501
Middle ($10,000–35,000)	16.0	2.6	85.9	14.1	4,079	8,163	4,653
High (over $35,000)	7.1	1.2	86.0	14.0	4,126	9,021	4,811
Type of institution*							
Public, 2-year	4.6	1.3	78.1	21.9	2,483	4,244	2,869
Public, 4-year	23.8	10.8	68.8	31.2	3,852	4,348	4,006
Private, not-for-profit 4-year	20.4	22.8	47.3	52.8	3,925	4,549	4,254
Private, for-profit	38.5	15.0	72.0	28.0	3,634	5,102	4,045
Attendance pattern							
Full-time, full-year	23.8	18.4	56.4	43.6	3,891	4,409	4,117
Part-time or part-year	11.3	2.5	81.7	18.3	3,232	5,021	3,561
Dependency status							
Dependent	14.6	14.9	49.5	50.5	3,030	3,852	3,445
Independent	17.5	2.6	87.3	12.8	4,062	8,264	4,598
Undergraduate class level							
First year	10.1	9.0	53.1	47.0	2,556	3,363	2,935
Second year	13.4	8.4	61.4	38.6	2,988	4,317	3,501
Third year	31.3	9.8	76.2	23.8	4,347	6,270	4,805
Fourth year or more	28.9	9.8	74.8	25.2	4,502	6,612	5,035

—Sample size too small for a reliable estimate.

*Excludes students attending more than one institution.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances. Maximum annual subsidized loan amounts vary by class level. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.9—Average tuition and fees, nontuition expenses, and total price of attendance for 1995–96 undergraduates, by type of institution and attendance status

	Tuition and fees	Non-tuition expenses	Total price of attendance
		All undergraduates	
Total	$2,893	$4,630	$7,523
Type of institution			
Public, 2-year	605	3,281	3,887
Public, 4-year	2,827	5,949	8,776
Private, not-for-profit 4-year	9,276	5,688	14,963
Private, for-profit	5,283	5,233	10,517
		Full-time, full-year undergraduates	
Total	5,553	6,802	12,355
Type of institution			
Public, 2-year	1,358	5,907	7,265
Public, 4-year	3,777	7,111	10,889
Private, not-for-profit 4-year	12,586	6,858	19,443
Private, for-profit	6,879	7,216	14,095
		Part-time or part-year undergraduates	
Total	1,292	3,340	4,632
Type of institution			
Public, 2-year	454	2,754	3,207
Public, 4-year	1,592	4,483	6,075
Private, not-for-profit 4-year	4,172	3,910	8,082
Private, for-profit	4,409	4,164	8,572

NOTE: Detail may not sum to totals due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.10—Percentage distribution of 1995–96 undergraduates according to type of institution attended, by institutional and student characteristics

	Public, 2-year	Public, 4-year	Private, not-for profit 4-year	Private, for-profit	Other	More than one institution
Total	43.2	30.3	14.2	5.3	2.5	4.5
Any aid	28.5	33.7	20.2	8.2	2.4	7.0
Any loan*	10.6	42.1	24.8	11.6	1.9	9.0
Combinations of loans and other aid						
Aided, no loans	47.6	24.7	15.2	4.7	3.0	4.8
Loans and other aid	9.4	40.7	29.1	11.2	1.8	7.8
Loans only	14.3	46.3	12.0	12.8	2.3	12.3
No aid	57.7	27.0	8.3	2.4	2.6	2.1
Price of attendance						
Less than $4,000	77.0	13.6	5.6	1.6	2.3	†
$4,000–7,999	58.0	28.1	6.6	4.2	3.1	†
$8,000 or more	11.6	48.9	28.1	9.3	2.1	†
Dependent 1994 income						
Low (under $25,000)	34.1	35.3	17.1	5.3	2.2	6.0
Middle ($25,000–70,000)	35.8	38.6	17.0	2.6	1.4	4.6
High (over $70,000)	26.8	42.4	23.1	2.1	0.9	4.7
Independent 1994 income						
Low (under $10,000)	43.9	25.7	9.1	11.2	3.8	6.3
Middle ($10,000–35,000)	57.2	20.2	8.9	6.8	3.6	3.3
High (over $35,000)	56.1	21.1	12.5	4.2	3.1	3.0
Attendance pattern						
Full-time, full-year	19.0	44.7	22.4	5.0	2.7	6.3
Part-time or part-year	58.6	21.3	9.0	5.4	2.2	3.5
Dependency status						
Dependent	33.0	38.8	18.6	3.1	1.5	5.0
Independent	53.0	22.1	9.9	7.4	3.5	4.1

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

†Not available. Student budgets are only available for the NPSAS institution.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Section 2: Tuition and Price of Attendance

- In addition to tuition, which is the basic charge for instruction, postsecondary institutions often require the payment of fees for some services that are not covered by tuition. The average tuition and fees for all students were $600 at public 2-year, $3,200 at public 4-year doctorate-granting institutions, and $11,900 at private, not-for-profit doctorate-granting institutions (table 2.2a).
- For full-time, full-year students, the average tuition and fees were $1,400 at public 2-year, $4,100 at public 4-year doctorate-granting, and $15,600 at private, not-for-profit doctorate-granting institutions (table 2.2b).
- For students who attended part time or part year (less than 8 months), the average tuition and fees were $500 at public 2-year, $1,800 at public 4-year doctorate-granting, and $5,400 at private, not-for-profit doctorate-granting institutions (table 2.2c).
- Eleven percent of all undergraduates (full-time and part-time) were charged $8,000 or more for tuition and fees; 31 percent were charged less than $500. Among full-time, full-year students, however, one-fourth (25 percent) were charged $8,000 or more for tuition and fees, and 4 percent were charged less than $500 (table 2.2d).
- Tuition and fees are only part of the educational expenses for students. Postsecondary institutions prepare typical student budgets, which are used to estimate the student's total price of attendance. The price of attendance consists of two major portions: tuition and fees, and all other non-tuition expenses. Non-tuition expenses include books and supplies and other living expenses directly related to attendance, such as room and board, transportation, and personal expenses. The non-tuition expenses are not usually paid to the institution attended unless the student lives on campus and pays room and board. The full-time, full-year price of attendance is prorated to estimate the price for part-time and part-year students. For example, at public 2-year institutions, the average estimated price of attendance for full-time, full-year students was $7,300, compared to $1,500 for part-time, part-year students (table 2.1a). The 1995–96 price of attendance, which is based on institutional estimates of student budgets, is not strictly comparable to the 1992–93 student-reported educational price estimates published in the NPSAS:93 descriptive report. The non-tuition expenses on student-reported estimates for 1992–93 averaged about $500 higher than the average non-tuition price estimated by institutions in the 1995–96 student budgets.
- Among dependent students, the average price of attendance was positively correlated with family income. For example, the average price of attendance for dependent students with family incomes of less than $20,000 was $8,600; for dependent students with family incomes of $100,000 or more, the average price was $12,300 (table 2.1a).

In part, this reflected the attendance patterns of dependent students, who were more likely to be enrolled full time, full year as family income increased (see table 5.1b).

- Among independent students, the average price of attendance decreased as family income increased (table 2.1a). This partly reflected the attendance patterns of independent students, who were less likely to be enrolled full time, full year as family income increased (see table 5.1b).
- Among full-time, full-year students, there was a positive correlation between family income and average price of attendance for dependent students, and no correlation between family income and price of attendance among independent students (table 2.1b).
- The average price of attendance for full-time, full-year undergraduates enrolled in 4-year institutions in 1995–96 ranged from $9,800 at public nondoctorate-granting institutions to $23,400 at private, not-for-profit doctorate-granting institutions (table 2.1b).
- In 1995–96, 31 percent of all undergraduates had a price of attendance of less than $4,000, and 29 percent had a price of attendance between $4,000 and $8,000. Nine percent had a price of attendance of $16,000 or more. Among full-time, full-year students, 23 percent had a price of attendance of $16,000 or more, and less than 1 percent had a price of attendance of less than $4,000 (table 2.1c).

Table 2.1a—Average total price of attendance according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$3,887	$7,585	$9,591	$13,251	$18,456	$10,517	$7,523
Attendance pattern							
Full-time, full-year	7,265	9,751	11,550	17,332	23,391	14,095	12,355
Full-time, part-year	3,951	5,697	6,535	8,897	11,863	8,649	6,052
Part-time, full-year	4,962	7,517	9,193	9,769	12,523	11,497	6,547
Part-time, part-year	1,514	2,591	3,144	3,769	4,255	5,856	2,065
Local residence							
On campus	4,081	9,167	10,888	17,887	23,718	14,057	13,829
Off campus	3,604	7,292	9,225	10,240	14,529	10,677	6,496
With parents/other relatives	4,477	7,119	9,020	11,820	16,590	9,639	6,630
Tuition and fees							
Less than $500	2,432	1,239	1,736	1,682	1,486	1,518	2,370
$500–999	5,156	4,064	4,163	2,703	2,191	3,366	4,748
$1,000–1,999	6,625	7,547	7,857	4,327	4,103	5,071	6,900
$2,000–3,999	8,440	9,294	10,125	7,703	7,395	7,729	9,216
$4,000–7,999	—	11,213	12,513	11,826	11,723	11,653	11,960
$8,000 or more	—	15,732	18,155	19,169	23,906	16,087	20,095
Gender							
Male	3,887	7,633	9,654	12,614	18,638	11,282	7,614
Female	3,887	7,551	9,531	13,694	18,292	10,040	7,454
Race–ethnicity							
White, non-Hispanic	3,725	7,575	9,547	13,938	18,353	10,877	7,540
Black, non-Hispanic	4,181	7,446	8,747	11,320	16,696	10,221	6,990
Hispanic	4,302	7,101	8,986	9,403	16,079	9,795	6,702
Asian/Pacific Islander	4,062	8,668	11,127	16,640	21,745	10,250	9,606
American Indian/Alaskan Native	4,332	6,935	10,059	—	—	10,955	6,883
Age as of 12/31/95							
18 years or younger	5,071	8,490	10,835	16,805	23,231	9,784	9,875
19–23 years	4,532	8,304	10,260	15,473	20,642	10,448	9,207
24–29 years	3,909	7,084	8,494	9,514	12,527	11,229	6,231
30–39 years	3,215	6,304	7,053	8,537	9,637	10,348	5,229
40 years or older	2,704	5,410	5,627	7,795	8,078	10,209	4,252

Table 2.1a—Average total price of attendance according to type of institution, by institutional and student characteristics: 1995–96—Continued

	Public 2-year	Public 4-year: Non-doctorate-granting	Public 4-year: Doctorate-granting	Private, not-for-profit 4-year: Non-doctorate-granting	Private, not-for-profit 4-year: Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$4,648	$8,301	$10,386	$15,989	$21,368	$10,327	$9,522
Independent	3,427	6,722	7,856	8,955	11,067	10,596	5,600
No dependents unmarried	3,427	7,018	7,923	9,888	12,660	10,964	6,036
No dependents married	3,142	6,183	8,507	7,953	9,170	10,012	5,040
With dependents	3,532	6,683	7,478	8,643	10,079	10,538	5,492
Dependency and 1994 income							
Dependent							
Less than $20,000	4,579	7,949	9,738	13,739	19,693	9,594	8,605
$20,000–39,999	4,766	8,224	10,128	15,629	21,121	10,393	8,950
$40,000–59,999	4,531	8,165	9,945	16,260	20,514	11,084	8,963
$60,000–79,999	4,791	8,539	10,468	16,594	21,340	10,707	9,835
$80,000–99,999	4,609	8,493	11,036	17,258	21,330	9,626	10,505
$100,000 or more	4,524	9,010	11,665	18,141	23,426	12,018	12,263
Independent							
Less than $10,000	4,152	8,052	9,181	11,203	14,783	10,523	7,021
$10,000–19,999	3,758	7,105	7,706	8,861	12,390	10,738	5,742
$20,000–29,999	3,312	6,223	7,378	9,141	9,316	10,892	5,125
$30,000–49,999	2,847	5,874	6,701	7,967	8,661	10,406	4,649
$50,000 or more	2,614	4,942	6,177	6,844	7,998	10,333	4,305
Income percentile rank							
Lowest quartile	4,304	8,099	9,533	13,116	18,251	10,233	7,835
Middle quartiles	3,948	7,544	9,366	13,388	17,778	10,777	7,217
Highest quartile	3,333	7,107	10,033	13,145	19,346	10,470	7,843
Aid status							
No aid	3,308	6,341	8,573	10,252	16,393	8,382	5,463
Received aid	5,068	8,593	10,408	14,290	19,658	11,113	9,709
Grant status							
No grants	3,470	6,926	9,076	10,931	16,695	10,068	6,156
Received grants	4,974	8,517	10,369	14,503	19,986	10,880	9,707
Loan status							
No loans	3,673	6,653	8,796	10,839	16,309	8,516	6,014
Received loans[2]	7,057	9,361	10,974	16,052	21,546	12,000	12,185

—Sample size too small for a reliable estimate.

[1] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.1b—Average total price of attendance for full-time, full-year undergraduates[1] according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Total	$7,265	$9,751	$11,550	$17,332	$23,391	$14,095	$12,355
Local residence							
On campus	6,044	9,897	11,727	18,819	24,946	18,461	15,419
Off campus	8,163	10,415	11,955	16,570	22,231	14,534	12,127
With parents/other relatives	6,649	8,534	10,255	14,177	20,534	12,390	9,565
Tuition and fees							
Less than $500	6,786	—	—	—	—	—	6,583
$500–999	6,822	6,831	5,983	—	—	—	6,915
$1,000–1,999	6,952	8,658	8,782	—	—	12,925	7,847
$2,000–3,999	8,817	9,464	10,414	8,697	9,124	10,102	9,823
$4,000–7,999	—	11,142	12,657	13,080	14,019	13,113	12,536
$8,000 or more	—	15,686	18,333	19,354	24,708	17,242	20,601
Gender							
Male	7,168	9,815	11,606	16,503	23,482	15,156	12,200
Female	7,355	9,702	11,498	17,881	23,306	13,404	12,486
Race–ethnicity							
White, non-Hispanic	7,212	9,779	11,536	18,218	23,267	14,615	12,477
Black, non-Hispanic	7,949	9,995	10,803	14,432	21,921	13,432	11,586
Hispanic	6,778	8,852	10,714	12,379	21,657	13,209	10,464
Asian/Pacific Islander	6,958	10,351	12,603	21,441	25,881	14,071	14,812
American Indian/Alaskan Native	—	8,722	12,987	—	—	—	11,559
Age as of 12/31/95							
18 years or younger	6,424	9,182	11,411	17,850	24,433	12,848	12,377
19–23 years	6,973	9,573	11,476	17,611	23,537	13,723	12,562
24–29 years	8,866	10,580	12,046	15,110	19,851	14,709	11,877
30–39 years	7,598	11,169	12,229	15,711	21,087	14,711	11,670
40 years or older	8,497	10,872	12,024	15,811	18,401	14,297	11,256
Dependency status							
Dependent	6,761	9,432	11,457	17,751	23,898	13,525	12,603
Independent	8,242	10,695	11,996	15,471	19,589	14,392	11,636
No dependents, unmarried	8,539	10,537	11,981	16,158	20,622	14,732	12,141
No dependents, married	8,149	10,510	11,958	14,904	16,645	13,960	11,188
With dependents	8,120	10,989	12,038	15,060	19,390	14,321	11,377

Table 2.1b—Average total price of attendance for full-time, full-year undergraduates[1] according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Dependency and 1994 income							
Dependent							
Less than $20,000	$6,390	$9,088	$10,952	$15,946	$23,039	$13,159	$11,597
$20,000–39,999	6,689	9,142	11,076	16,952	23,640	12,951	11,779
$40,000–59,999	6,948	9,365	11,033	17,985	23,026	13,928	12,053
$60,000–79,999	6,896	9,643	11,605	18,408	23,746	13,456	12,843
$80,000–99,999	6,761	9,816	12,109	19,081	23,946	—	13,954
$100,000 or more	7,006	10,441	12,514	19,746	25,425	14,859	15,245
Independent							
Less than $10,000	8,343	10,494	11,829	15,254	19,557	13,995	11,649
$10,000–19,999	8,293	10,921	11,704	15,096	19,280	14,236	11,464
$20,000–29,999	8,531	10,805	12,400	16,200	19,444	14,782	11,799
$30,000–49,999	7,124	11,071	12,526	16,174	—	14,951	11,545
$50,000 or more	—	10,770	12,859	15,049	—	16,088	11,948
Income percentile rank							
Lowest quartile	7,087	9,643	11,212	15,979	22,259	13,665	11,582
Middle quartiles	7,403	9,653	11,285	17,338	22,845	14,123	11,986
Highest quartile	7,141	10,180	12,286	18,815	24,585	15,130	13,994
Aid status							
No aid	7,092	9,744	11,662	19,200	24,106	13,794	11,360
Received aid	7,421	9,755	11,490	17,021	23,089	14,146	12,829
Grant status							
No grants	7,224	9,834	11,720	18,281	23,788	14,263	11,643
Received grants	7,316	9,677	11,361	17,055	23,144	13,982	12,955
Loan status							
No loans	7,121	9,462	11,327	16,811	23,146	13,033	11,183
Received loans[3]	8,030	10,083	11,838	17,676	23,632	14,571	13,930

—Sample size too small for a reliable estimate.

[1] Represents 38 percent of all undergraduates.

[2] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.1c—Percentage distribution of undergraduates according to total price of attendance, by institutional and student characteristics: 1995–96

	Less than $4,000	$4,000–7,999	$8,000–11,999	$12,000–15,999	$16,000 or more
Total	31.2	28.9	21.9	8.6	9.4
Type of institution					
Public	36.7	32.4	22.9	6.2	1.9
Less-than-2-year	40.4	45.1	8.6	5.9	0.1
2-year	52.9	36.9	9.2	0.9	0.0
4-year	13.3	25.5	42.9	13.7	4.6
Nondoctorate-granting	17.4	33.3	39.6	8.4	1.2
Doctorate-granting	10.5	20.2	45.1	17.3	7.0
Private, not-for-profit	12.2	14.0	14.1	15.3	44.4
Less-than-4-year	18.4	27.7	24.7	23.8	5.5
4-year	11.7	12.9	13.2	14.5	47.7
Nondoctorate-granting	12.7	15.2	14.8	17.4	39.9
Doctorate-granting	9.7	8.2	9.9	8.7	63.5
Private, for-profit	9.1	22.4	32.2	23.2	13.2
Level of institution					
Less-than-2-year	16.9	29.6	30.4	17.3	5.8
2-year	50.4	36.2	10.3	2.5	0.7
4-year	12.8	21.4	33.2	14.1	18.6
Attendance pattern					
Full-time, full-year	0.1	23.3	36.8	17.2	22.6
Full-time, part-year	32.1	45.8	15.7	4.5	1.9
Part-time, full-year	24.7	43.9	22.8	6.0	2.6
Part-time, part-year	82.9	14.3	2.4	0.4	0.1
Local residence					
On campus	5.0	14.3	31.5	14.9	34.3
Off campus	38.2	26.7	21.2	8.2	5.8
With parents/other relatives	28.4	42.3	18.5	6.1	4.7
Gender					
Male	30.3	28.7	22.8	8.7	9.5
Female	31.9	29.1	21.3	8.5	9.3
Race–ethnicity					
White, non-Hispanic	31.8	27.4	22.6	8.4	9.8
Black, non-Hispanic	32.4	32.2	19.7	9.1	6.6
Hispanic	30.5	37.5	20.0	6.9	5.2
Asian/Pacific Islander	24.4	25.1	21.1	12.6	16.8
American Indian/Alaskan Native	34.3	31.2	20.6	7.9	6.0
Age as of 12/31/95					
18 years or younger	13.1	35.5	24.5	10.2	16.8
19–23 years	20.6	29.7	26.5	10.2	13.0
24–29 years	40.0	27.7	20.2	8.2	3.9
30–39 years	48.4	27.3	15.0	5.8	3.6
40 years or older	57.1	23.9	12.1	4.7	2.2

Table 2.1c—Percentage distribution of undergraduates according to total price of attendance, by institutional and student characteristics: 1995–96—Continued

	Less than $4,000	$4,000–7,999	$8,000–11,999	$12,000–15,999	$16,000 or more
Dependency status					
Dependent	17.4	30.3	26.8	10.3	15.3
Independent	44.6	27.5	17.3	6.9	3.7
No dependents, unmarried	41.8	26.7	19.1	7.9	4.6
No dependents, married	48.7	27.4	15.6	5.7	2.6
With dependents	45.0	28.2	16.7	6.7	3.4
Dependency and 1994 income					
Dependent					
Less than $20,000	20.0	36.0	23.2	10.0	10.9
$20,000–39,999	17.1	34.7	26.2	9.4	12.6
$40,000–59,999	19.8	30.3	27.2	9.7	13.0
$60,000–79,999	16.3	27.1	30.2	9.8	16.6
$80,000–99,999	16.0	25.1	27.5	11.1	20.3
$100,000 or more	10.8	20.5	27.1	14.1	27.5
Independent					
Less than $10,000	31.1	30.5	22.8	10.2	5.4
$10,000–19,999	42.1	29.3	18.8	6.6	3.3
$20,000–29,999	50.2	25.7	15.2	5.9	3.1
$30,000–49,999	53.3	26.6	12.2	4.9	3.0
$50,000 or more	57.7	22.2	13.0	4.7	2.4
Income percentile rank					
Lowest quartile	24.9	33.7	23.0	10.1	8.3
Middle quartiles	32.7	29.0	22.3	7.8	8.1
Highest quartile	34.4	24.0	20.1	8.6	13.0
Aid status					
No aid	46.7	28.8	15.6	4.3	4.6
Received aid	14.8	29.0	28.7	13.1	14.4
Grant status					
No grants	40.8	28.7	18.8	6.2	5.6
Received grants	15.9	29.3	26.9	12.4	15.5
Loan status					
No loans	40.7	31.4	17.4	5.2	5.4
Received loans*	2.1	21.3	36.0	19.0	21.6

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.2a—Average tuition and fees for undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$605	$2,270	$3,209	$7,971	$11,938	$5,283	$2,893
Attendance pattern							
Full-time, full-year	1,358	3,188	4,120	10,987	15,576	6,879	5,553
Full-time, part-year	579	1,383	1,828	4,793	6,917	4,715	2,148
Part-time, full-year	665	1,844	2,486	4,755	6,840	4,819	1,615
Part-time, part-year	239	661	849	1,651	2,317	2,935	532
Local residence							
On campus	783	3,282	4,124	11,558	15,933	7,937	7,427
Off campus	528	1,969	2,858	5,504	8,822	5,158	2,133
With parents/other relatives	759	2,247	3,102	7,246	10,874	5,388	2,304
Price of attendance							
Less than $4,000	263	547	586	1,011	1,333	1,180	368
$4,000–7,999	881	1,663	1,588	2,705	2,658	2,712	1,291
$8,000–11,999	1,304	2,834	2,918	4,526	4,175	5,380	2,938
$12,000–15,999	2,126	4,845	4,746	8,016	7,940	7,202	5,842
$16,000 or more	—	7,424	9,895	13,447	16,512	8,852	13,448
Gender							
Male	609	2,349	3,275	7,535	12,140	5,901	2,952
Female	603	2,212	3,146	8,273	11,755	4,899	2,848
Race–ethnicity							
White, non-Hispanic	624	2,269	3,209	8,624	11,932	5,417	2,961
Black, non-Hispanic	669	2,448	2,700	5,812	9,892	5,206	2,459
Hispanic	434	1,699	2,447	4,962	9,769	4,950	2,102
Asian/Pacific Islander	526	2,840	4,178	10,748	14,764	5,177	4,282
American Indian/Alaskan Native	585	1,714	3,130	—	—	5,752	2,046
Age as of 12/31/95							
18 years or younger	832	2,905	4,053	10,756	15,642	5,233	4,395
19–23 years	755	2,675	3,593	9,846	13,663	5,566	3,925
24–29 years	566	1,826	2,311	4,738	7,211	5,506	1,841
30–39 years	467	1,504	1,841	4,048	4,968	4,878	1,532
40 years or older	392	1,302	1,324	3,661	4,024	4,762	1,180
Dependency status							
Dependent	788	2,737	3,733	10,263	14,262	5,632	4,176
Independent	495	1,706	2,064	4,374	6,040	5,138	1,659
No dependents, unmarried	489	1,868	2,278	5,191	7,256	5,389	1,917
No dependents, married	461	1,558	2,063	3,846	4,895	4,638	1,381
With dependents	511	1,611	1,778	3,977	5,124	5,117	1,576

Table 2.2a—Average tuition and fees for undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency and 1994 income							
Dependent							
Less than $20,000	$755	$2,582	$3,323	$8,434	$12,909	$5,197	$3,563
$20,000–39,999	784	2,709	3,524	9,945	14,122	5,649	3,719
$40,000–59,999	823	2,685	3,405	10,522	13,467	6,179	3,786
$60,000–79,999	786	2,856	3,747	10,716	14,320	5,616	4,327
$80,000–99,999	807	2,842	4,138	11,244	14,229	5,430	4,900
$100,000 or more	752	2,964	4,735	12,073	15,893	6,668	6,238
Independent							
Less than $10,000	607	2,183	2,544	5,802	8,590	5,345	2,280
$10,000–19,999	525	1,672	1,892	4,084	6,740	5,224	1,594
$20,000–29,999	453	1,599	1,966	4,522	4,809	5,246	1,442
$30,000–49,999	443	1,372	1,764	3,850	4,417	4,656	1,329
$50,000 or more	384	1,259	1,473	3,125	4,153	4,207	1,201
Income percentile rank							
Lowest quartile	672	2,428	3,039	7,724	11,594	5,309	2,944
Middle quartiles	609	2,248	3,026	8,039	11,371	5,391	2,647
Highest quartile	532	2,140	3,676	8,073	12,773	4,897	3,349
Aid status							
No aid	490	1,837	2,906	6,075	10,711	4,072	1,768
Received aid	840	2,619	3,451	8,628	12,653	5,622	4,087
Grant status							
No grants	528	2,048	3,073	6,403	10,795	5,061	2,101
Received grants	808	2,582	3,413	8,817	12,931	5,463	4,159
Loan status							
No loans	563	1,947	2,956	6,294	10,507	3,966	2,012
Received loans[2]	1,230	2,883	3,647	9,918	13,998	6,260	5,614

—Sample size too small for a reliable estimate.

[1] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.2b—Average tuition and fees for full-time, full-year undergraduates[1] according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Total	$1,358	$3,188	$4,120	$10,987	$15,576	$6,879	$5,553
Local residence							
On campus	1,300	3,659	4,530	12,260	16,843	10,275	8,494
Off campus	1,424	3,123	4,011	9,810	14,311	6,775	4,708
With parents/other relatives	1,310	2,824	3,699	9,072	13,794	6,797	3,834
Price of attendance							
Less than $4,000	—	—	—	—	—	—	—
$4,000–7,999	1,206	2,125	1,927	3,151	2,827	2,877	1,531
$8,000–11,999	1,622	3,031	3,035	4,517	2,949	5,275	2,992
$12,000–15,999	2,072	5,150	4,892	8,471	8,520	7,029	5,868
$16,000 or more	—	7,941	9,953	13,580	16,951	8,749	13,677
Gender							
Male	1,302	3,265	4,214	10,403	15,677	7,607	5,434
Female	1,409	3,130	4,032	11,373	15,481	6,404	5,653
Race–ethnicity							
White, non-Hispanic	1,436	3,202	4,144	11,849	15,539	7,050	5,691
Black, non-Hispanic	1,447	3,759	3,590	7,814	13,628	6,727	4,801
Hispanic	882	2,129	3,158	7,029	13,865	6,458	3,971
Asian/Pacific Islander	1,090	3,713	4,878	14,324	17,835	7,162	7,508
American Indian/Alaskan Native	—	2,343	4,384	—	—	—	4,077
Age as of 12/31/95							
18 years or younger	1,257	3,214	4,355	11,543	16,557	6,867	6,015
19–23 years	1,327	3,259	4,187	11,470	15,788	7,284	5,928
24–29 years	1,589	2,975	3,574	8,240	12,056	6,867	4,179
30–39 years	1,341	2,961	3,348	8,206	12,113	6,418	4,076
40 years or older	1,467	2,737	3,361	7,870	9,434	6,086	3,545
Dependency status							
Dependent	1,316	3,255	4,266	11,589	16,124	7,450	6,067
Independent	1,440	2,992	3,422	8,309	11,467	6,581	4,063
No dependents, unmarried	1,676	3,155	3,734	9,437	12,710	7,019	4,669
No dependents, married	1,737	2,787	3,157	8,096	8,972	5,879	3,667
With dependents	1,239	2,887	3,105	7,399	10,565	6,516	3,703

Table 2.2b—Average tuition and fees for full-time, full-year undergraduates[1] according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Dependency and 1994 income							
Dependent							
Less than $20,000	$1,253	$3,084	$3,875	$10,011	$15,471	$7,281	$5,350
$20,000–39,999	1,256	3,144	3,973	10,952	15,993	7,182	5,448
$40,000–59,999	1,455	3,223	3,916	11,875	15,313	7,712	5,603
$60,000–79,999	1,248	3,363	4,317	12,163	16,119	7,286	6,187
$80,000–99,999	1,309	3,453	4,734	12,554	16,037	—	7,071
$100,000 or more	1,372	3,642	5,218	13,222	17,327	8,057	8,179
Independent							
Less than $10,000	1,435	3,026	3,437	8,375	11,829	6,695	4,202
$10,000–19,999	1,496	2,812	3,140	7,649	11,155	6,735	3,868
$20,000–29,999	1,218	3,225	3,670	8,809	10,643	6,748	4,075
$30,000–49,999	1,435	2,756	3,536	8,345	—	6,125	3,888
$50,000 or more	—	3,307	3,751	8,429	—	5,659	4,056
Income percentile rank							
Lowest quartile	1,288	3,060	3,765	9,779	14,579	6,858	4,915
Middle quartiles	1,383	3,175	3,891	11,000	15,131	6,969	5,235
Highest quartile	1,399	3,425	4,809	12,297	16,588	6,662	6,935
Aid status							
No aid	1,213	3,165	4,342	12,464	16,260	5,929	4,631
Received aid	1,489	3,199	3,999	10,741	15,287	7,039	5,992
Grant status							
No grants	1,311	3,267	4,322	11,680	15,915	6,879	4,824
Received grants	1,417	3,118	3,895	10,784	15,366	6,878	6,167
Loan status							
No loans	1,311	3,062	4,091	10,514	15,441	5,584	4,592
Received loans[3]	1,609	3,333	4,158	11,299	15,709	7,459	6,844

—Sample size too small for a reliable estimate.

[1] Represents 38 percent of all undergraduates.

[2] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.2c—Average tuition and fees for part-time or part-year undergraduates[1] according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Total	$454	$1,315	$1,828	$3,670	$5,361	$4,409	$1,292
Attendance pattern							
Full-time, full-year	†	†	†	†	†	†	†
Full-time, part-year	579	1,383	1,828	4,793	6,917	4,715	2,148
Part-time, full-year	665	1,844	2,486	4,755	6,840	4,819	1,615
Part-time, part-year	239	661	849	1,651	2,317	2,935	532
Local residence							
On campus	515	1,872	2,340	6,414	8,991	6,418	3,164
Off campus	422	1,228	1,718	3,220	4,729	4,318	1,210
With parents/other relatives	536	1,418	1,972	4,005	5,271	4,490	1,195
Price of attendance							
Less than $4,000	262	548	560	1,016	1,331	1,103	363
$4,000–7,999	735	1,371	1,423	2,593	2,630	2,692	1,181
$8,000–11,999	1,004	2,207	2,545	4,521	4,892	5,427	2,833
$12,000–15,999	—	3,476	4,024	6,755	7,484	7,479	5,736
$16,000 or more	—	—	9,176	11,824	12,844	9,264	11,279
Gender							
Male	446	1,333	1,890	3,702	5,376	4,954	1,342
Female	460	1,303	1,767	3,646	5,347	4,082	1,255
Race–ethnicity							
White, non-Hispanic	458	1,300	1,806	3,816	5,175	4,495	1,267
Black, non-Hispanic	542	1,244	1,559	3,233	5,112	4,505	1,320
Hispanic	334	1,278	1,437	2,656	4,743	4,067	1,149
Asian/Pacific Islander	437	1,712	2,721	5,063	7,217	4,229	1,767
American Indian/ Alaskan Native	422	—	—	—	—	—	885
Age as of 12/31/95							
18 years or younger	565	1,719	2,359	5,680	7,347	4,016	1,468
19–23 years	557	1,529	2,255	5,056	7,055	4,480	1,682
24–29 years	449	1,279	1,563	3,065	4,701	4,722	1,180
30–39 years	401	1,130	1,318	2,680	3,594	4,248	1,080
40 years or older	315	1,029	964	2,824	3,268	4,216	872
Dependency status							
Dependent	569	1,550	2,325	5,410	7,176	4,367	1,670
Independent	400	1,195	1,382	2,865	4,043	4,424	1,099
No dependents, unmarried	382	1,271	1,531	3,212	4,616	4,587	1,196
No dependents, married	354	1,120	1,375	2,498	3,494	4,101	909
With dependents	429	1,161	1,195	2,771	3,711	4,407	1,102

Table 2.2c—Average tuition and fees for part-time or part-year undergraduates[1] according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Dependency and 1994 income							
Dependent							
Less than $20,000	$560	$1,456	$2,036	$3,938	$5,528	$3,927	$1,540
$20,000–39,999	579	1,564	2,388	5,422	6,568	4,606	1,518
$40,000–59,999	549	1,608	2,065	5,471	6,426	4,928	1,492
$60,000–79,999	585	1,564	2,310	5,728	7,889	4,124	1,753
$80,000–99,999	638	1,485	2,413	5,289	7,678	4,143	1,809
$100,000 or more	508	1,570	3,120	7,836	8,920	5,292	2,578
Independent							
Less than $10,000	455	1,440	1,803	3,516	5,705	4,608	1,451
$10,000–19,999	423	1,217	1,269	2,764	4,424	4,409	1,058
$20,000–29,999	393	1,138	1,308	2,820	3,457	4,623	984
$30,000–49,999	384	1,084	1,142	2,932	3,346	4,091	978
$50,000 or more	316	1,045	1,077	2,358	3,411	3,594	893
Income percentile rank							
Lowest quartile	501	1,479	1,925	3,806	5,873	4,455	1,504
Middle quartiles	456	1,308	1,760	3,620	5,160	4,502	1,196
Highest quartile	407	1,204	1,864	3,655	5,343	4,000	1,299
Aid status							
No aid	393	1,109	1,612	2,996	4,649	3,567	885
Received aid	603	1,611	2,139	4,161	6,055	4,692	1,987
Grant status							
No grants	412	1,197	1,687	3,198	4,950	4,243	1,043
Received grants	584	1,596	2,185	4,198	6,002	4,553	1,900
Loan status							
No loans	431	1,156	1,660	3,040	4,673	3,426	982
Received loans[3]	956	1,886	2,324	5,433	7,543	5,339	3,285

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Represents 62 percent of all undergraduates.

[2] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.2d—Percentage distribution of all undergraduates according to tuition and fees, by institutional and student characteristics: 1995–96

	Less than $500	$500–999	$1,000–1,999	$2,000–3,999	$4,000–7,999	$8,000 or more
Total	31.3	13.7	16.8	17.5	10.0	10.8
Type of institution						
Public	39.2	16.0	18.9	17.7	6.4	1.9
Less-than-2-year	63.3	18.8	8.0	5.5	4.4	0.0
2-year	60.5	19.9	15.0	4.3	0.3	0.0
4-year	7.8	10.4	24.7	37.2	15.1	4.7
Nondoctorate-granting	10.1	13.1	29.3	35.9	9.8	1.8
Doctorate-granting	6.3	8.5	21.6	38.1	18.8	6.7
Private, not-for-profit	3.1	5.1	8.8	15.5	16.5	51.0
Less-than-4-year	8.4	11.9	16.7	23.3	32.8	6.8
4-year	2.7	4.5	8.1	14.9	15.1	54.7
Nondoctorate-granting	3.2	5.3	8.5	16.7	17.8	48.5
Doctorate-granting	1.5	2.9	7.3	11.2	9.8	67.3
Private, for-profit	0.8	5.1	9.9	21.4	43.4	19.4
Level of institution						
Less-than-2-year	20.1	8.5	7.5	14.4	36.6	12.9
2-year	56.7	19.1	15.0	5.7	2.5	1.0
4-year	6.1	8.5	19.4	29.9	15.4	20.7
Attendance pattern						
Full-time, full-year	3.7	5.3	18.4	30.1	17.8	24.9
Full-time, part-year	25.1	22.8	20.9	14.1	12.2	4.8
Part-time, full-year	33.3	20.8	22.5	15.0	5.6	2.9
Part-time, part-year	73.8	14.7	6.6	3.0	1.5	0.3
Local residence						
On campus	4.1	3.1	12.1	25.0	17.7	38.0
Off campus	37.9	14.9	15.8	16.2	9.0	6.2
With parents/other relatives	29.7	16.3	21.6	16.8	8.4	7.2
Gender						
Male	30.0	14.2	16.3	17.8	10.6	11.1
Female	32.2	13.3	17.1	17.4	9.5	10.6
Race–ethnicity						
White, non-Hispanic	30.0	13.7	17.0	18.5	9.5	11.3
Black, non-Hispanic	31.4	14.8	19.0	15.7	10.9	8.1
Hispanic	41.7	14.9	15.3	12.6	9.5	6.2
Asian/Pacific Islander	28.9	8.5	11.5	17.4	15.7	18.0
American Indian/Alaskan Native	35.1	18.7	21.9	12.3	5.7	6.3
Age as of 12/31/95						
18 years or younger	18.2	10.0	20.2	19.6	12.5	19.6
19–23 years	20.6	12.3	18.0	21.7	12.0	15.4
24–29 years	40.1	15.0	17.5	15.4	7.8	4.2
30–39 years	46.6	16.6	14.6	11.3	7.6	3.4
40 years or older	55.6	16.7	10.9	9.1	5.5	2.1

Table 2.2d—Percentage distribution of all undergraduates according to tuition and fees, by institutional and student characteristics: 1995–96—Continued

	Less than $500	$500–999	$1,000–1,999	$2,000–3,999	$4,000–7,999	$8,000 or more
Dependency status						
Dependent	18.1	11.2	18.3	22.1	12.4	18.0
Independent	44.0	16.0	15.3	13.2	7.7	3.9
No dependents, unmarried	41.1	14.5	15.5	14.9	8.8	5.2
No dependents, married	49.4	15.8	13.2	13.6	5.3	2.7
With dependents	44.0	17.2	15.9	11.7	7.8	3.4
Dependency and 1994 income						
Dependent						
Less than $20,000	18.5	14.3	20.5	20.2	13.2	13.4
$20,000–39,999	19.6	12.1	20.2	21.2	11.7	15.2
$40,000–59,999	19.0	11.5	20.0	22.6	11.1	15.9
$60,000–79,999	18.4	11.0	15.5	24.6	11.7	18.9
$80,000–99,999	14.9	9.4	17.3	21.7	14.0	22.6
$100,000 or more	14.5	5.0	11.7	22.4	15.3	31.2
Independent						
Less than $10,000	32.9	12.9	18.2	18.4	11.7	6.0
$10,000–19,999	43.3	17.6	15.6	12.8	7.2	3.5
$20,000–29,999	48.3	18.0	14.4	9.3	6.5	3.5
$30,000–49,999	50.9	16.7	13.2	10.9	5.8	2.6
$50,000 or more	53.3	16.6	12.8	10.6	4.5	2.2
Income percentile rank						
Lowest quartile	25.6	13.5	19.4	19.4	12.2	9.9
Middle quartiles	32.9	14.6	17.0	17.0	9.1	9.5
Highest quartile	33.6	12.0	13.6	16.9	9.8	14.2
Aid status						
No aid	46.7	16.5	14.3	12.1	5.3	5.1
Received aid	15.0	10.6	19.4	23.3	15.0	16.8
Grant status						
No grants	40.8	15.5	15.2	14.7	7.5	6.5
Received grants	16.1	10.8	19.3	22.1	14.0	17.7
Loan status						
No loans	40.6	16.4	16.7	14.0	6.2	6.1
Received loans*	2.5	5.3	17.0	28.5	21.6	25.1

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Section 3: Financial Aid

All Types of Aid

- Fifty percent of undergraduate students received some form of financial aid in 1995–96 (table 3.1a).
- The proportion of students receiving any financial aid was directly related to the tuition and fees charged at the institution attended, as well as the students' total price of attendance (table 3.1a).
- Financial aid was received by about one-third of the students in public 2-year institutions, by 55 percent in public 4-year institutions, and by 71 percent in private, not-for-profit 4-year institutions (table 3.1a).
- A greater proportion of students (39 percent) received grants than loans (26 percent). Five percent of students received aid through subsidized work-study jobs (table 3.1a).
- About one-fourth (28 percent) of the students at public 2-year institutions received grants, compared to 40 percent at public 4-year institutions and 61 percent at private, not-for-profit 4-year institutions (table 3.1a).
- At public 2-year institutions, 6 percent of the students took out a student loan in 1995–96, compared to 36 percent at public 4-year institutions, 45 percent at private, not-for-profit 4-year institutions, and 56 percent at private, for-profit institutions (table 3.1a).
- About one-fifth (22 percent) of the students attending institutions that charged $8,000 or more for tuition and fees held a work-study job (table 3.1a).
- As family income increased, the percentage of students who received any aid decreased. This was true for both dependent and independent students (table 3.1a).
- Approximately two-thirds (69 percent) of the students in the lowest income quartile received financial aid, compared to about half (48 percent) in the middle quartiles and one-third (34 percent) of those in the highest quartiles (table 3.1a).
- Among the aided students, about three-fourths (79 percent) received grants and about half (52 percent) received student loans. Among those who took out student loans, two-thirds (69 percent) also received grants (table 3.1a).
- Among dependent students, both the proportion receiving grants and the proportion taking out student loans declined as family income increased. This was also true for independent students (table 3.1a).

- The average amount of financial aid received by aided students in 1995–96 was $4,900. The average grant was $2,700. Students receiving loans borrowed an average of $4,100 (table 3.1b).
- The average amount of financial aid received was directly related to the amount of tuition charged. For example, students charged less than $500 in tuition received an average of $1,050 in aid, while those charged $8,000 or more received an average of $11,100 (table 3.1b).
- Although the proportion of dependent students receiving financial aid decreased as income increased (see table 3.1a), the average amount received by aided dependent students was not related to income (table 3.1b). For example, the average amount received by dependent students with family incomes under $20,000 ($5,800) was about the same as the average amount received by those with family incomes of $100,000 or more ($5,500). However, 70 percent of these low-income students received financial aid, compared to 28 percent of these high-income students (table 3.1b).
- Among independent students, the average amount of aid decreased as family income increased. This was primarily due to the decrease in the average amount of grant aid as family income increased; the average amount of loans did not vary directly with income (table 3.1b).

Federal Aid

- Thirty-six percent of undergraduates received some form of federal aid. Student loans were the most common type of federal aid (received by 25 percent), followed by federal grants (received by 22 percent) (table 3.2a).
- Almost half (48 percent) of the students attending private, for-profit institutions received federal grant aid, compared to about one-fourth (24 percent) at private, not-for-profit institutions (table 3.2a).
- Independent students were more likely to receive federal grants (25 percent) than were dependent students (19 percent). However, independent students were less likely to receive federal loans (21 percent) than dependent students (30 percent) (table 3.2a).
- Married independent students without dependents were less likely to receive federal aid than dependent students, unmarried independent students, or independent students with dependents. Dependent students and independent students with dependents were about equally likely to receive federal aid: about 39 percent of students in each category received some kind of federal aid (table 3.2a).
- About half of the students in the lowest family income quartile received federal grants (54 percent), and about one-third received federal loans (34 percent). About 1 percent of the students in the highest income quartile received federal grant aid, but 14 percent received federal student loans (table 3.2a).
- Among students who received grant aid from any source, somewhat more than half (56 percent) received federal grants. Among those who received student loans from any source, 99 percent received federal loans (table 3.2a).

- The average federal grant amount received by undergraduates in 1995–96 was nearly $1,700; the average federal student loan was about $4,000; and the average federal work-study amount was about $1,300 (table 3.2b).
- The amount of the average federal loan borrowed in 1995–96 was directly related to the price of attendance. Students with price below $4,000 borrowed an average federal loan of about $1,700, while those with price of $16,000 or more borrowed an average federal loan of nearly $5,000 (table 3.2b).
- The average federal loan borrowed by independent students in 1995–96 was about $1,000 more than that borrowed by dependent students ($4,600 compared to $3,600). The average federal loan amount did not vary by income level among independent students. Among dependent students, the average amount increased slightly with family income (table 3.2b).
- There was no measurable difference in the average federal loan amount borrowed by students who received grant aid and those who did not ($4,080 compared to $3,950) (table 3.2b).
- Students at private, for-profit institutions were more likely to receive federal aid than those at public or private, not-for-profit 4-year institutions or those at public 2-year institutions (table 3.2c).
- Among students who received any aid from any source, 72 percent received federal aid. At private, for-profit institutions, 90 percent of aided students received federal aid, compared to 55 percent at public 2-year institutions (table 3.2c).
- The average amount of federal aid received by students who had student loans in 1995–96 was $5,500; the average amount of federal aid among students who did not have student loans in 1995–96 was $1,800 (table 3.2d).

State Aid

- State aid was less common than federal aid, and was received by 12 percent of undergraduates. Grants were the most common type of state aid, with 11 percent of undergraduates receiving grants. However, less than 1 percent of students received state loans or state work-study aid (table 3.3a).
- About 2 percent of the undergraduates attending 4-year institutions received state grants or scholarships that were not based on need (table 3.3a).
- The average amount of grant aid received by students who were awarded state grants was $1,570 (table 3.3b).
- Students attending private, not-for-profit 4-year nondoctorate-granting institutions were more likely than students in any other type of institution to receive state aid. One-quarter of students in private, not-for-profit nondoctorate-granting institutions received such aid (table 3.3c).

- The average amount of state aid for full-time, full-year undergraduates attending public 2-year institutions was about $1,000; for full-time, full-year students attending private, not-for-profit 4-year doctorate-granting institutions, it was about $2,500 (table 3.3d).

Institutional Aid

- Sixteen percent of undergraduate students received aid directly from their institution. Grants were the most common type of institutional aid, and were received by 14 percent of all undergraduates. The average amount of institutional aid received by aided undergraduates was $2,900 (tables 3.4a and 3.4b).
- At private, not-for-profit 4-year institutions, 12 percent of the undergraduates received non-need-based aid from the institutions, compared to 3 percent who received such aid at public 4-year institutions (table 3.4a).
- At private, not-for-profit 4-year institutions, the average amount of institutional grant aid was almost $5,000, compared to $2,200 at public 4-year institutions (table 3.4b).
- About 45 percent of students at private, not-for-profit 4-year nondoctorate-granting institutions and 42 percent of students at private, not-for-profit 4-year doctorate-granting institutions received aid directly from their institutions (table 3.4c).
- Aided undergraduates who attended institutions that charged less than $500 in tuition received about $290 in institutional aid, while those attending institutions charging $8,000 or more received about $5,900 (table 3.4d).

Aid Packages

- Among those who received aid, more than one-third (38 percent) of the undergraduates received only grant aid; one-fourth received only grants and loans; and 13 percent received only loans (table 3.5a).
- Students who received a combination of grants, loans, and work-study had an average aid package of $12,100, which was the largest aid package of the combinations shown in table 3.5b.

Aid by Institution Type

- At public 4-year institutions, 66 percent of the full-time, full-year undergraduates received financial aid; 49 percent received grants; and 45 percent received loans (table 3.6a).
- At public 4-year institutions, the average amount of aid received by full-time, full-year undergraduates was $6,000, with an average grant of $3,000 and an average loan of $4,400 (table 3.6b).
- At public 2-year institutions, 53 percent of the full-time, full-year students received financial aid: 45 percent received grants, and 16 percent received loans (table 3.7a).

- At public 2-year institutions, the average amount of aid received by full-time, full-year undergraduates was $3,100, with an average grant of $2,000 and an average loan of $2,900 (table 3.7b).
- At private, not-for-profit 4-year institutions, 80 percent of full-time, full-year undergraduates received financial aid in 1995–96: 72 percent received grants; and 57 percent received loans (table 3.8a).
- At private, not-for-profit 4-year institutions, the average amount of financial aid received by full-time, full-year students was $10,900, averaging $6,600 in grants and $4,700 in loans (table 3.8b).

Table 3.1a—Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1995–96

	Any aid	Any grants	Any work-study	Any loan[1]	Any other type aid[2]
Total	49.7	39.0	5.0	25.6	7.4
Type of institution					
Public	41.9	32.7	3.1	18.2	6.0
Less-than-2-year	34.2	26.9	0.1	3.0	10.2
2-year	32.8	27.6	1.5	6.3	4.6
4-year	55.2	40.3	5.6	35.6	7.8
Nondoctorate-granting	55.1	41.3	6.0	34.4	6.6
Doctorate-granting	55.3	39.6	5.4	36.5	8.7
Private, not-for-profit	69.9	59.7	16.2	44.0	11.7
Less-than-4-year	61.9	46.9	2.3	35.2	8.7
4-year	70.7	60.8	17.4	44.8	12.0
Nondoctorate-granting	74.3	64.4	18.0	46.6	12.2
Doctorate-granting	63.2	53.5	16.1	41.2	11.5
Private, for-profit	77.1	54.9	0.4	55.8	12.2
More than one institution	76.5	52.9	3.8	50.7	10.9
Level of institution[3]					
Less-than-2-year	62.1	45.8	0.1	37.1	10.5
2-year	35.6	29.3	1.5	9.4	5.1
4-year	60.3	46.9	9.3	38.7	9.2
Attendance pattern					
Full-time, full-year	68.4	54.1	11.0	43.7	10.9
Full-time, part-year	51.8	39.7	1.9	24.6	8.2
Part-time, full-year	44.1	34.6	2.2	18.2	5.5
Part-time, part-year	25.2	20.0	0.4	5.3	3.9
Local residence					
On campus	73.6	59.5	18.9	53.1	13.7
Off campus	46.1	35.5	2.8	22.2	7.0
With parents/other relatives	45.3	36.4	2.9	19.0	5.1
Tuition and fees[3]					
Less than $500	23.2	19.8	0.5	2.0	3.5
$500–999	37.8	30.3	1.4	9.4	5.5
$1,000–1,999	56.1	44.4	4.0	24.8	6.5
$2,000–3,999	64.6	48.6	6.1	39.7	8.7
$4,000–7,999	72.6	53.9	7.2	52.9	12.3
$8,000 or more	75.5	63.2	21.7	57.0	15.2
Price of attendance[3]					
Less than $4,000	23.1	19.6	0.1	1.7	3.3
$4,000–7,999	48.7	39.0	3.0	18.1	6.1
$8,000–11,999	63.4	47.2	6.1	40.1	9.1
$12,000–15,999	74.1	55.8	7.9	54.3	13.9
$16,000 or more	74.6	63.6	23.8	56.4	14.8
Gender					
Male	46.7	35.8	4.3	24.4	8.7
Female	51.9	41.4	5.6	26.5	6.5
Race–ethnicity					
White, non-Hispanic	47.1	35.4	4.6	25.6	7.5
Black, non-Hispanic	62.9	52.8	6.1	30.9	9.8
Hispanic	54.2	47.3	5.8	22.3	5.2
Asian/Pacific Islander	42.9	35.7	6.6	21.3	5.7
American Indian/Alaskan Native	59.4	48.4	3.9	25.2	12.0

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Table 3.1a—Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Any aid	Any grants	Any work-study	Any loan[1]	Any other type aid[2]
Age as of 12/31/95					
18 years or younger	57.2	47.7	9.2	30.5	9.4
19–23 years	52.2	40.1	7.0	30.8	7.3
24–29 years	49.6	39.0	2.3	25.6	7.2
30–39 years	47.0	38.2	1.6	17.8	7.2
40 years or older	36.8	28.7	1.2	10.4	6.9
Dependency status					
Dependent	50.9	38.8	7.8	30.5	7.7
Independent	48.5	39.2	2.3	20.9	7.1
No dependents, unmarried	45.0	32.4	2.5	24.6	7.5
No dependents, married	36.3	25.6	1.0	12.9	5.7
With dependents	55.4	48.9	2.6	21.1	7.4
Dependency and 1994 income					
Dependent					
Less than $20,000	70.2	66.3	10.9	35.4	6.5
$20,000–39,999	60.3	51.0	10.4	38.2	7.5
$40,000–59,999	47.4	30.4	7.8	32.4	9.0
$60,000–79,999	42.5	25.3	5.8	27.0	8.1
$80,000–99,999	37.6	20.4	4.9	23.3	9.0
$100,000 or more	27.5	17.3	2.7	12.6	6.0
Independent					
Less than $10,000	67.4	60.5	5.7	34.0	8.4
$10,000–19,999	50.6	38.4	1.6	23.7	7.7
$20,000–29,999	41.9	34.0	0.9	15.7	6.3
$30,000–49,999	36.3	24.7	0.6	12.3	6.9
$50,000 or more	29.3	20.7	0.1	5.9	4.9
Income percentile rank					
Lowest quartile	68.5	63.3	8.2	34.8	7.5
Middle quartiles	48.1	35.5	4.8	26.6	7.8
Highest quartile	33.9	21.3	2.2	14.4	6.6
Aid status					
No aid	†	†	†	†	†
Received aid	100.0	78.5	10.1	51.6	15.0
Grant status					
No grants	17.5	†	0.8	13.1	6.1
Received grants	100.0	100.0	11.6	45.2	9.5
Loan status					
No loans	32.4	28.7	1.8	†	5.2
Received loans[4]	100.0	68.8	14.3	100.0	13.9

†Not applicable.

[1] Excludes PLUS loans.

[2] Includes PLUS loans.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.1b—Average amount of aid received by aided undergraduates according to type of aid, by institutional and student characteristics: 1995–96

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total other type aid[2]
Total	$4,926	$2,716	$1,397	$4,074	$3,692
Type of institution					
Public	3,684	1,925	1,411	3,867	2,801
Less-than-2-year	2,054	1,734	—	3,630	1,261
2-year	1,890	1,255	1,347	2,739	1,762
4-year	5,244	2,587	1,435	4,153	3,750
Nondoctorate-granting	4,615	2,258	1,485	3,811	3,234
Doctorate-granting	5,672	2,821	1,397	4,372	4,018
Private, not-for-profit	8,642	5,252	1,374	4,585	5,741
Less-than-4-year	4,845	2,529	1,187	4,236	3,381
4-year	8,944	5,442	1,376	4,610	5,896
Nondoctorate-granting	8,056	4,815	1,257	4,448	4,800
Doctorate-granting	11,090	6,996	1,651	4,988	8,293
Private, for-profit	5,049	1,979	—	4,141	4,035
More than one institution	4,415	1,932	1,568	3,697	3,836
Level of institution[3]					
Less-than-2-year	4,316	1,884	—	3,944	3,342
2-year	2,337	1,370	1,340	3,243	2,077
4-year	6,618	3,746	1,399	4,342	4,636
Attendance pattern					
Full-time, full-year	6,832	3,864	1,371	4,345	4,904
Full-time, part-year	3,282	1,656	1,239	3,320	2,483
Part-time, full-year	3,305	1,664	1,629	3,946	2,381
Part-time, part-year	1,555	840	1,668	2,970	1,541
Local residence					
On campus	8,247	4,972	1,394	3,890	5,696
Off campus	4,256	2,085	1,469	4,405	2,945
With parents/other relatives	3,638	2,198	1,245	3,417	3,226
Tuition and fees[3]					
Less than $500	1,051	747	—	2,199	1,283
$500–999	1,943	1,262	1,424	2,708	1,398
$1,000–1,999	3,328	1,878	1,398	3,336	2,292
$2,000–3,999	4,945	2,441	1,359	4,123	3,288
$4,000–7,999	6,397	3,248	1,280	4,293	4,299
$8,000 or more	11,114	6,559	1,435	4,981	7,147
Price of attendance[3]					
Less than $4,000	763	652	—	1,573	637
$4,000–7,999	2,691	1,695	1,133	2,708	2,097
$8,000–11,999	5,004	2,405	1,369	4,109	3,374
$12,000–15,999	7,304	3,648	1,479	4,829	4,605
$16,000 or more	11,784	6,940	1,491	5,150	7,561
Gender					
Male	5,110	2,723	1,384	4,137	3,935
Female	4,801	2,712	1,405	4,030	3,442
Race–ethnicity					
White, non-Hispanic	5,009	2,669	1,391	4,155	3,835
Black, non-Hispanic	4,700	2,619	1,420	3,833	3,081
Hispanic	4,152	2,407	1,210	3,880	3,350
Asian/Pacific Islander	6,268	4,144	1,617	4,007	4,471
American Indian/Alaskan Native	4,642	2,959	—	3,848	2,315

Table 3.1b—Average amount of aid received by aided undergraduates according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total other type aid[2]
Age as of 12/31/95					
18 years or younger	$5,782	$3,757	$1,209	$2,991	$5,231
19–23 years	5,675	3,303	1,399	3,929	4,481
24–29 years	4,437	1,860	1,567	4,736	2,739
30–39 years	3,583	1,739	1,503	4,747	2,157
40 years or older	2,983	1,616	1,827	4,304	2,354
Dependency status					
Dependent	5,923	3,626	1,356	3,685	4,872
Independent	3,915	1,846	1,534	4,626	2,453
No dependents, unmarried	4,642	1,939	1,480	4,943	2,787
No dependents, married	3,261	1,595	1,821	4,911	2,202
With dependents	3,646	1,849	1,531	4,298	2,281
Dependency and 1994 income					
Dependent					
Less than $20,000	5,799	3,723	1,339	3,530	3,189
$20,000–39,999	6,111	3,591	1,353	3,719	3,860
$40,000–59,999	6,009	3,680	1,389	3,670	4,791
$60,000–79,999	5,809	3,566	1,314	3,797	5,743
$80,000–99,999	5,945	3,546	1,313	3,676	6,584
$100,000 or more	5,536	3,194	1,503	3,944	7,245
Independent					
Less than $10,000	4,763	2,235	1,508	4,555	2,617
$10,000–19,999	3,916	1,765	1,720	4,630	2,320
$20,000–29,999	3,333	1,370	1,529	4,627	2,999
$30,000–49,999	3,020	1,331	—	4,922	2,251
$50,000 or more	2,235	1,419	—	4,659	1,754
Income percentile rank					
Lowest quartile	5,298	2,984	1,394	4,035	2,931
Middle quartiles	4,893	2,577	1,401	4,083	3,654
Highest quartile	4,259	2,387	1,397	4,137	4,663
Grant status					
No grants	4,328	†	1,433	4,011	3,624
Received grants	5,090	2,716	1,394	4,103	3,760
Loan status					
No loans	2,385	2,102	1,416	†	2,734
Received loans[4]	7,313	3,461	1,391	4,074	4,728

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes PLUS loans.

[2] Includes PLUS loans.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.2a—Percentage of undergraduates receiving federal aid according to type of aid, by institutional and student characteristics: 1995–96

	Any federal aid[1]	Federal grants	Federal work-study	Federal loans[2]	Federal PLUS loans
Total	35.7	21.9	4.1	25.3	2.4
Type of institution					
Public	28.1	18.4	2.4	17.9	1.4
Less-than-2-year	13.8	12.8	0.1	3.0	0.0
2-year	18.1	15.0	1.4	6.0	0.1
4-year	42.9	23.6	4.0	35.4	3.3
Nondoctorate-granting	44.0	26.1	4.5	34.2	2.2
Doctorate-granting	42.2	21.9	3.7	36.2	4.0
Private, not-for-profit	50.8	23.9	13.6	43.5	5.5
Less-than-4-year	50.9	31.7	2.0	34.6	3.4
4-year	50.8	23.2	14.7	44.3	5.7
Nondoctorate-granting	53.8	26.4	14.9	46.3	5.5
Doctorate-granting	44.6	16.5	14.3	40.2	6.2
Private, for profit	69.6	47.7	0.4	54.3	5.2
More than one institution	69.8	42.9	3.4	50.7	5.0
Level of institution[3]					
Less-than-2-year	50.6	37.9	0.1	35.4	3.0
2-year	21.3	16.8	1.3	9.1	0.5
4-year	45.7	23.6	7.3	38.4	4.0
Attendance pattern					
Full-time, full-year	54.9	30.6	9.0	43.2	5.0
Full-time, part-year	39.5	27.6	1.5	24.2	2.0
Part-time, full-year	28.4	19.2	1.7	17.8	0.8
Part-time, part-year	10.8	8.1	0.3	5.1	0.1
Local residence					
On campus	59.6	26.6	15.3	52.5	9.3
Off campus	31.4	20.6	2.2	21.8	1.1
With parents/other relatives	33.0	22.6	2.5	18.7	1.6
Tuition and fees[3]					
Less than $500	8.3	7.4	0.5	1.7	0.0[4]
$500–999	24.0	19.6	1.3	9.3	0.1
$1,000–1,999	40.8	28.3	3.2	24.4	1.0
$2,000–3,999	50.5	30.1	4.6	39.4	2.9
$4,000–7,999	60.0	33.1	5.6	52.2	5.6
$8,000 or more	60.1	24.0	18.0	56.1	9.5
Price of attendance[3]					
Less than $4,000	7.7	6.9	0.1	1.6	0.0[4]
$4,000–7,999	34.3	25.5	2.6	17.5	0.7
$8,000–11,999	49.7	29.0	4.6	39.7	3.2
$12,000–15,999	60.9	32.8	6.0	53.8	6.4
$16,000 or more	59.8	23.8	19.8	55.6	8.9
Gender					
Male	31.7	18.2	3.4	23.9	2.7
Female	38.7	24.8	4.6	26.2	2.2
Race–ethnicity					
White, non-Hispanic	32.3	16.6	3.6	25.2	2.5
Black, non-Hispanic	48.7	38.1	5.4	30.4	2.5
Hispanic	43.8	36.1	5.2	22.0	1.5
Asian/Pacific Islander	32.5	22.9	5.6	20.7	2.2
American Indian/Alaskan Native	45.6	37.3	2.3	25.2	1.5

Table 3.2a—Percentage of undergraduates receiving federal aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Any federal aid[1]	Federal grants	Federal work-study	Federal loans[2]	Federal PLUS loans
Age as of 12/31/95					
18 years or younger	42.6	23.2	7.9	30.2	6.5
19–23 years	41.3	22.6	5.8	30.8	3.9
24–29 years	36.0	25.5	2.2	25.5	†
30–39 years	28.2	21.5	1.3	17.4	†
40 years or older	17.9	13.5	0.9	10.0	†
Dependency status					
Dependent	38.8	18.9	6.2	30.1	4.9
Independent	32.7	24.8	2.0	20.5	†
No dependents, unmarried	30.9	18.7	2.1	24.0	†
No dependents, married	18.0	8.6	0.7	12.7	†
With dependents	39.2	35.1	2.4	20.9	†
Dependency and 1994 income					
Dependent					
Less than $20,000	62.6	57.0	9.6	35.2	3.0
$20,000–39,999	49.1	31.7	8.8	37.4	4.4
$40,000–59,999	34.2	3.7	6.2	32.2	6.3
$60,000–79,999	27.8	0.5	3.8	26.6	5.6
$80,000–99,999	24.0	0.2	2.8	23.1	6.0
$100,000 or more	13.6	0.3	1.4	12.2	4.1
Independent					
Less than $10,000	57.9	52.3	5.2	33.7	†
$10,000–19,999	36.7	24.4	1.2	23.1	†
$20,000–29,999	24.7	18.3	0.8	15.4	†
$30,000–49,999	14.7	6.0	0.5	12.1	†
$50,000 or more	5.8	0.1	0.0[4]	5.8	†
Income percentile rank					
Lowest quartile	59.4	54.3	7.3	34.3	1.5
Middle quartiles	34.0	16.1	3.9	26.2	2.7
Highest quartile	15.1	0.9	1.2	14.1	2.6
Aid status					
No aid	†	†	†	†	†
Received aid	71.8	44.1	8.2	50.8	4.8
Grant status					
No grants	13.2	†	0.4	12.9	1.7
Received grants	71.0	56.2	9.9	44.6	3.4
Loan status					
No loans	13.9	13.4	1.4	†	0.3
Received loans[5]	99.1	46.8	12.0	98.6	8.5

†Not applicable.

[1] Excludes veterans' benefits.

[2] Excludes PLUS loans.

[3] Excludes students attending more than one institution.

[4] Value rounds to less than .1 percent.

[5] Categories refer to the student's loan status. Among students who received loans, 8.5 percent had parents who also took out PLUS loans. Among students who did not take out loans for themselves, less than one percent (0.3) had parents who took out PLUS loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.2b—Average amount of federal aid received by undergraduates who received federal aid according to type of aid, by institutional and student characteristics: 1995–96

	Total federal aid[1]	Total federal grants	Total federal work-study	Total federal loans[2]	Federal PLUS loans
Total	$4,430	$1,668	$1,322	$4,041	$5,917
Type of institution					
Public	3,908	1,633	1,344	3,876	5,192
Less-than-2-year	2,104	1,429	—	3,630	—
2-year	2,294	1,488	1,336	2,840	—
4-year	4,902	1,768	1,348	4,130	5,308
Nondoctorate-granting	4,357	1,751	1,450	3,801	4,447
Doctorate-granting	5,289	1,782	1,263	4,341	5,626
Private, not-for-profit	5,916	2,013	1,292	4,474	7,328
Less-than-4-year	4,141	1,669	1,075	4,122	3,814
4-year	6,078	2,055	1,295	4,499	7,518
Nondoctorate-granting	5,746	2,021	1,184	4,356	6,725
Doctorate-granting	6,901	2,168	1,532	4,840	8,954
Private, for-profit	4,597	1,566	—	4,082	4,471
More than one institution	4,007	1,401	1,478	3,674	5,627
Level of institution[3]					
Less-than-2-year	4,127	1,557	—	3,875	4,211
2-year	2,754	1,501	1,326	3,287	4,002
4-year	5,329	1,856	1,313	4,287	6,293
Attendance pattern					
Full-time, full-year	5,275	2,001	1,302	4,288	6,334
Full-time, part-year	3,045	1,167	1,041	3,252	3,785
Part-time, full-year	3,790	1,549	1,608	3,988	5,035
Part-time, part-year	2,212	903	1,429	3,033	—
Local residence					
On campus	5,592	1,996	1,312	3,795	6,524
Off campus	4,387	1,581	1,381	4,398	5,574
With parents/other relatives	3,384	1,650	1,232	3,404	4,606
Tuition and fees[3]					
Less than $500	1,654	1,173	—	2,456	—
$500–999	2,236	1,351	1,305	2,723	—
$1,000–1,999	3,360	1,666	1,320	3,374	3,323
$2,000–3,999	4,666	1,802	1,261	4,109	4,659
$4,000–7,999	5,238	1,781	1,214	4,261	4,767
$8,000 or more	7,014	2,235	1,359	4,814	7,685
Price of attendance[3]					
Less than $4,000	1,140	874	—	1,656	—
$4,000–7,999	2,701	1,559	1,120	2,750	2,825
$8,000–11,999	4,707	1,794	1,337	4,081	4,359
$12,000–15,999	5,974	1,956	1,330	4,785	5,417
$16,000 or more	7,267	2,321	1,393	4,992	8,328
Gender					
Male	4,698	1,674	1,318	4,109	5,759
Female	4,265	1,665	1,325	3,993	6,067
Race–ethnicity					
White, non-Hispanic	4,655	1,587	1,317	4,114	6,061
Black, non-Hispanic	4,153	1,715	1,369	3,823	5,256
Hispanic	3,687	1,741	1,158	3,864	5,187
Asian/Pacific Islander	4,569	1,929	1,523	3,973	6,279
American Indian/Alaskan Native	3,974	1,976	—	3,825	—

Table 3.2b—Average amount of federal aid received by undergraduates who received federal aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Total federal aid[1]	Total federal grants	Total federal work-study	Total federal loans[2]	Federal PLUS loans
Age as of 12/31/95					
18 years or younger	$4,230	$1,815	$1,203	$2,896	$6,354
19–23 years	4,563	1,731	1,306	3,873	5,764
24–29 years	4,560	1,578	1,470	4,746	†
30–39 years	4,228	1,596	1,409	4,772	†
40 years or older	3,668	1,477	1,837	4,398	†
Dependency status					
Dependent	4,615	1,775	1,282	3,615	5,917
Independent	4,218	1,590	1,444	4,645	†
No dependents, unmarried	4,895	1,523	1,359	5,005	†
No dependents, married	4,151	1,390	1,301	4,876	†
With dependents	3,846	1,633	1,515	4,298	†
Dependency and 1994 income					
Dependent					
Less than $20,000	4,196	2,034	1,238	3,492	4,016
$20,000–39,999	4,438	1,480	1,325	3,684	4,864
$40,000–59,999	4,717	1,044	1,305	3,593	5,381
$60,000–79,999	5,045	1,430	1,196	3,705	6,556
$80,000–99,999	5,559	—	1,241	3,623	7,715
$100,000 or more	6,170	—	1,466	3,601	9,070
Independent					
Less than $10,000	4,308	1,690	1,448	4,567	†
$10,000–19,999	4,080	1,625	1,391	4,685	†
$20,000–29,999	3,913	1,270	1,542	4,670	†
$30,000–49,999	4,402	890	—	4,871	†
$50,000 or more	4,647	—	—	4,658	†
Income percentile rank					
Lowest quartile	4,270	1,830	1,326	4,031	4,331
Middle quartiles	4,382	1,421	1,325	4,047	5,433
Highest quartile	5,298	922	1,284	4,038	7,869
Grant status					
No grants	4,760	†	1,277	3,947	6,545
Received grants	4,335	1,668	1,325	4,083	5,426
Loan status					
No loans	1,752	1,545	1,354	†	6,827
Received loans[4]	5,518	1,771	1,312	4,041	5,835

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes veterans' benefits.

[2] Excludes PLUS loans.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.2c—Percentage of undergraduates receiving federal aid[1] according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total receiving federal aid[2]
Total	18.1	44.0	42.2	53.8	44.6	69.6	35.7
Attendance pattern							
Full-time, full-year	38.3	58.6	50.5	67.5	54.4	78.4	54.9
Full-time, part-year	23.6	44.7	36.5	51.7	35.3	67.8	39.5
Part-time, full-year	19.9	35.2	35.0	35.8	32.0	71.2	28.4
Part-time, part-year	6.2	12.2	15.5	18.6	13.7	53.4	10.8
Local residence							
On campus	27.9	65.5	53.7	69.5	57.9	74.5	59.6
Off campus	17.1	39.1	39.5	38.5	33.5	66.6	31.4
With parents/other relatives	19.5	39.8	35.4	62.7	43.2	78.3	33.0
Tuition and fees[3]							
Less than $500	8.8	3.3	4.7	5.0	8.5	13.5	8.3
$500–999	25.1	22.7	21.4	11.4	4.2	51.7	24.0
$1,000–1,999	39.4	45.6	42.8	25.6	11.4	54.0	40.8
$2,000–3,999	39.7	57.5	49.2	46.8	25.3	64.5	50.5
$4,000–7,999	—	57.9	50.7	63.9	42.6	74.7	60.0
$8,000 or more	—	58.7	38.6	64.9	54.0	82.9	60.1
Price of attendance[3]							
Less than $4,000	7.3	6.1	5.9	9.1	3.0	43.1	7.7
$4,000–7,999	27.7	45.8	38.9	46.8	27.9	63.0	34.3
$8,000–11,999	38.9	55.9	47.1	51.7	30.2	72.0	49.7
$12,000–15,999	40.1	59.9	55.2	64.8	46.9	80.6	60.9
$16,000 or more	—	46.0	42.7	66.1	54.8	79.7	59.8
Gender							
Male	12.2	42.2	39.4	52.7	41.5	69.4	31.7
Female	22.4	45.3	44.9	54.6	47.5	69.7	38.7
Race–ethnicity							
White, non-Hispanic	14.7	41.5	38.8	51.0	41.8	66.5	32.3
Black, non-Hispanic	31.3	58.0	64.3	63.4	59.6	72.4	48.7
Hispanic	22.3	52.7	52.8	67.3	62.2	80.8	43.8
Asian/Pacific Islander	14.3	40.7	39.9	43.4	41.4	52.6	32.5
American Indian/Alaskan Native	32.3	57.9	50.8	—	—	75.2	45.6
Dependency status							
Dependent	16.3	47.2	41.5	61.4	49.2	69.3	38.8
Independent	19.2	40.1	43.8	41.8	33.0	69.7	32.7
No dependents, unmarried	13.5	41.5	42.5	45.0	35.5	67.1	30.9
No dependents, married	7.8	21.8	38.2	28.0	27.0	48.3	18.0
With dependents	26.9	47.9	47.9	44.3	33.0	74.8	39.2

Table 3.2c—Percentage of undergraduates receiving federal aid[1] according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total receiving federal aid[2]
Dependency and 1994 income							
Dependent							
Less than $20,000	41.0	71.6	67.7	79.6	65.3	88.4	62.6
$20,000–39,999	20.4	63.6	58.3	73.4	74.7	75.7	49.1
$40,000–59,999	8.1	44.7	39.6	64.4	55.6	67.0	34.2
$60,000–79,999	5.8	29.0	31.5	56.1	41.1	51.5	27.8
$80,000–99,999	0.6	23.7	27.7	46.1	39.8	28.6	24.0
$100,000 or more	3.9	13.2	11.5	23.3	25.4	14.9	13.6
Independent							
Less than $10,000	41.5	69.9	66.2	68.0	58.2	79.5	57.9
$10,000–19,999	23.9	46.7	45.7	47.8	39.1	72.9	36.7
$20,000–29,999	12.0	30.9	35.9	45.7	23.0	69.3	24.7
$30,000–49,999	6.2	16.8	22.6	27.2	19.1	49.7	14.7
$50,000 or more	0.9	5.6	9.3	11.9	10.7	32.3	5.8
Income percentile rank							
Lowest quartile	39.8	71.2	66.5	74.9	63.9	82.0	59.4
Middle quartiles	15.8	42.4	42.9	58.0	49.6	69.3	34.0
Highest quartile	2.3	16.8	19.3	29.0	28.7	38.4	15.1
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	55.1	79.8	76.3	72.5	70.6	90.2	71.8
Grant status							
No grants	3.2	19.7	22.0	20.9	15.2	42.0	13.2
Received grants	57.2	78.5	73.1	72.1	70.2	92.2	71.0
Loan status							
No loans	12.8	14.9	9.4	14.0	6.8	33.0	13.9
Received loans[4]	97.2	99.6	99.2	99.5	98.8	98.6	99.1

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes veterans' benefits.

[2] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.2d—Average amount of federal aid[1] received by undergraduates who received federal aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[2]
Total	$2,294	$4,357	$5,289	$5,746	$6,901	$4,597	$4,430
Attendance pattern							
Full-time, full-year	2,935	4,780	5,641	6,279	7,241	5,797	5,275
Full-time, part-year	1,450	2,895	3,537	3,763	5,314	3,846	3,045
Part-time, full-year	2,439	4,161	5,318	5,482	6,273	4,472	3,790
Part-time, part-year	1,238	2,536	3,279	3,067	4,689	2,982	2,212
Local residence							
On campus	2,588	4,682	5,255	6,198	7,215	7,443	5,592
Off campus	2,458	4,669	5,695	5,666	6,994	4,603	4,387
With parents/other relatives	1,959	3,211	3,893	4,800	5,729	4,288	3,384
Tuition and fees[3]							
Less than $500	1,621	—	—	—	—	—	1,654
$500–999	2,170	2,509	2,880	2,400	—	1,180	2,236
$1,000–1,999	2,750	3,822	4,226	2,658	3,271	2,087	3,360
$2,000–3,999	3,107	4,687	5,592	3,745	3,881	3,221	4,666
$4,000–7,999	—	5,082	5,748	5,469	5,344	4,731	5,238
$8,000 or more	—	6,895	7,351	6,694	7,420	7,180	7,014
Price of attendance[3]							
Less than $4,000	1,030	1,534	1,717	1,611	—	1,187	1,140
$4,000–7,999	2,282	3,077	3,347	3,090	3,328	2,695	2,701
$8,000–11,999	3,536	4,882	5,263	4,578	4,664	4,235	4,707
$12,000–15,999	—	6,126	6,363	5,907	5,978	5,861	5,974
$16,000 or more	—	8,276	7,988	6,985	7,481	7,347	7,267
Gender							
Male	2,173	4,345	5,485	5,752	6,874	5,219	4,698
Female	2,341	4,366	5,125	5,742	6,922	4,233	4,265
Race–ethnicity							
White, non-Hispanic	2,332	4,538	5,392	5,918	6,912	4,956	4,655
Black, non-Hispanic	2,352	4,198	5,167	6,091	7,332	4,296	4,153
Hispanic	2,050	3,315	4,786	4,315	6,186	4,050	3,687
Asian/Pacific Islander	2,169	3,557	5,146	5,906	6,999	4,489	4,569
American Indian/Alaskan Native	2,743	5,044	5,419	—	—	4,942	3,974
Dependency status							
Dependent	2,055	4,073	4,939	5,752	6,834	4,795	4,615
Independent	2,415	4,758	6,019	5,732	7,153	4,517	4,218
No dependents, unmarried	2,589	4,786	6,147	6,285	7,885	4,991	4,895
No dependents, married	1,789	4,682	5,309	5,422	6,046	4,567	4,151
With dependents	2,428	4,751	6,115	5,392	6,638	4,321	3,846

Table 3.2d—Average amount of federal aid[1] received by undergraduates who received federal aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions[2]
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency and 1994 income							
Dependent							
Less than $20,000	$2,122	$4,015	$4,888	$5,530	$7,669	$4,316	$4,196
$20,000–39,999	1,835	3,964	4,828	6,114	6,518	4,974	4,438
$40,000–59,999	2,097	4,069	4,729	5,607	6,406	5,271	4,717
$60,000–79,999	—	4,146	5,018	5,680	6,481	5,206	5,045
$80,000–99,999	—	4,582	5,625	5,192	6,661	—	5,559
$100,000 or more	—	5,130	5,873	6,709	7,684	—	6,170
Independent							
Less than $10,000	2,551	5,014	6,156	6,157	7,573	4,395	4,308
$10,000–19,999	2,337	4,653	6,229	5,527	7,121	4,632	4,080
$20,000–29,999	1,850	4,053	5,490	5,442	6,027	4,668	3,913
$30,000–49,999	2,676	4,367	5,636	5,260	6,739	4,546	4,402
$50,000 or more	—	—	—	5,232	—	4,827	4,647
Income percentile rank							
Lowest quartile	2,285	4,517	5,385	5,919	7,646	4,388	4,270
Middle quartiles	2,307	4,172	5,142	5,693	6,412	4,761	4,382
Highest quartile	2,225	4,631	5,559	5,538	7,001	4,875	5,298
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	2,294	4,357	5,289	5,746	6,901	4,597	4,430
Grant status							
No grants	2,614	4,230	5,142	5,698	7,581	5,018	4,760
Received grants	2,247	4,403	5,356	5,754	6,773	4,440	4,335
Loan status							
No loans	1,547	2,019	2,180	2,169	3,429	1,495	1,752
Received loans[4]	3,747	5,023	5,801	6,325	7,241	5,419	5,518

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes veterans' benefits.

[2] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.3a—Percentage of undergraduates receiving state aid according to type of aid, by institutional and student characteristics: 1995–96

	Any state aid	State grants	State loans	State work-study	Other state aid	State non-need grants or scholarships
Total	11.5	10.6	0.1	0.3	0.7	0.8
Type of institution						
Public	9.5	8.8	0.1	0.2	0.7	0.7
Less-than-2-year	10.6	8.1	0.0	0.0	2.6	0.0
2-year	6.1	5.5	0.0[1]	0.1	0.6	0.2
4-year	14.4	13.4	0.2	0.4	0.7	1.5
Nondoctorate-granting	15.9	14.7	0.2	0.7	0.7	0.9
Doctorate-granting	13.3	12.4	0.2	0.2	0.7	2.0
Private, not-for-profit	21.6	20.8	0.5	0.5	0.5	1.7
Less-than-4-year	14.5	13.1	0.2	0.1	1.4	1.4
4-year	22.2	21.5	0.5	0.6	0.4	1.7
Nondoctorate-granting	25.3	24.7	0.5	0.6	0.4	1.9
Doctorate-granting	16.0	15.1	0.5	0.5	0.3	1.2
Private, for-profit	10.4	8.8	0.1	0.0	1.7	0.3
More than one institution	9.6	8.6	0.1	0.1	0.9	0.5
Level of institution[2]						
Less-than-2-year	8.2	6.1	0.1	0.0	2.1	0.0[1]
2-year	6.8	6.1	0.0[1]	0.1	0.7	0.3
4-year	16.7	15.8	0.3	0.5	0.6	1.6
Attendance pattern						
Full-time, full-year	19.8	18.7	0.3	0.5	0.9	1.8
Full-time, part-year	11.1	9.8	0.1	0.3	1.3	0.5
Part-time, full-year	8.1	7.5	0.1	0.2	0.4	0.3
Part-time, part-year	2.4	2.0	0.0[1]	0.0[1]	0.4	0.1
Local residence						
On campus	21.3	20.4	0.4	0.8	0.5	2.2
Off campus	9.2	8.2	0.1	0.2	0.9	0.5
With parents/other relatives	11.6	11.2	0.1	0.1	0.4	0.9
Tuition and fees[2]						
Less than $500	1.8	1.3	0.0	0.0	0.6	0.0
$500–999	6.7	6.2	0.0[1]	0.1	0.4	0.2
$1,000–1,999	13.8	13.0	0.1	0.2	0.8	1.5
$2,000–3,999	18.9	17.6	0.2	0.5	0.9	1.5
$4,000–7,999	21.0	19.6	0.2	0.5	1.4	1.5
$8,000 or more	23.4	22.4	0.6	0.7	0.5	1.6
Price of attendance[2]						
Less than $4,000	2.5	1.9	0.0	0.0[1]	0.5	0.1
$4,000–7,999	10.9	10.2	0.1	0.2	0.6	0.7
$8,000–11,999	16.9	15.6	0.2	0.5	1.0	1.7
$12,000–15,999	22.4	21.1	0.2	0.3	1.3	1.5
$16,000 or more	23.3	22.2	0.8	0.9	0.5	1.6
Gender						
Male	10.0	9.2	0.1	0.2	0.7	0.8
Female	12.5	11.7	0.1	0.3	0.7	0.9
Race–ethnicity						
White, non-Hispanic	10.9	10.0	0.1	0.3	0.7	0.9
Black, non-Hispanic	15.2	14.2	0.1	0.1	1.0	0.9
Hispanic	11.2	10.6	0.2	0.3	0.2	0.3
Asian/Pacific Islander	11.6	11.1	0.1	0.1	0.4	0.7
American Indian/Alaskan Native	13.6	10.5	0.0	1.5	2.8	0.6

Table 3.3a—Percentage of undergraduates receiving state aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Any state aid	State grants	State loans	State work-study	Other state aid	State non-need grants or scholarships
Age as of 12/31/95						
18 years or younger	16.0	15.4	0.2	0.3	0.4	1.9
19–23 years	13.2	12.5	0.2	0.3	0.4	1.2
24–29 years	9.7	9.0	0.1	0.2	0.6	0.3
30–39 years	9.6	8.3	0.0[1]	0.2	1.4	0.4
40 years or older	6.3	5.1	0.0[1]	0.0[1]	1.2	0.1
Dependency status						
Dependent	13.3	12.6	0.2	0.4	0.4	1.4
Independent	9.7	8.7	0.1	0.2	1.0	0.3
No dependents, unmarried	9.0	8.2	0.1	0.2	0.7	0.3
No dependents, married	4.4	3.7	0.0[1]	0.1	0.8	0.3
With dependents	12.1	10.8	0.0[1]	0.2	1.3	0.4
Dependency and 1994 income						
Dependent						
Less than $20,000	23.0	22.3	0.2	0.4	0.6	1.1
$20,000–39,999	19.3	18.7	0.3	0.5	0.3	1.7
$40,000–59,999	12.1	11.3	0.2	0.4	0.5	1.4
$60,000–79,999	6.6	6.0	0.2	0.3	0.2	1.6
$80,000–99,999	4.3	3.6	0.2	0.1	0.4	1.1
$100,000 or more	2.9	2.6	0.2	0.2	0.1	1.0
Independent						
Less than $10,000	17.8	16.3	0.1	0.4	1.4	0.5
$10,000–19,999	10.3	9.3	0.1	0.2	1.1	0.3
$20,000–29,999	7.1	6.6	0.0	0.0[1]	0.6	0.2
$30,000–49,999	4.6	3.6	0.1	0.0[1]	1.0	0.4
$50,000 or more	1.5	0.9	0.0	0.0	0.6	0.1
Income percentile rank						
Lowest quartile	20.4	19.3	0.1	0.4	1.0	1.0
Middle quartiles	10.9	10.2	0.1	0.3	0.6	0.8
Highest quartile	3.5	2.7	0.1	0.1	0.6	0.7
Aid status						
No aid	†	†	†	†	†	†
Received aid	23.1	21.4	0.3	0.5	1.4	1.7
Grant status						
No grants	0.8	†	0.1	0.1	0.6	†
Received grants	28.1	27.2	0.2	0.5	0.8	2.2
Loan status						
No loans	6.7	6.0	†	0.1	0.7	0.6
Received loans[3]	25.4	24.1	0.5	0.7	0.8	1.5

†Not applicable.

[1] Value rounds to less than .1 percent.

[2] Excludes students attending more than one institution.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.3b—Average amount of state aid received by undergraduates who received state aid according to type of aid, by institutional and student characteristics: 1995–96

	State aid total	State grant total	State loan total	State work-study total	Other state aid	Any state non-need grants
Total	$1,647	$1,571	$3,162	$1,498	$1,968	$1,484
Type of institution						
Public	1,373	1,327	—	1,467	1,352	1,570
Less-than-2-year	2,113	2,411	—	—	1,135	—
2-year	815	779	—	—	898	—
4-year	1,691	1,625	—	1,459	1,916	1,673
Nondoctorate-granting	1,464	1,384	—	1,405	1,720	1,250
Doctorate-granting	1,876	1,819	—	—	2,047	1,807
Private, not-for-profit	2,115	2,012	2,916	1,476	3,549	1,363
Less-than-4-year	2,510	2,259	—	—	—	—
4-year	2,092	1,998	2,885	1,473	3,349	1,389
Nondoctorate-granting	2,013	1,923	2,857	1,253	—	1,378
Doctorate-granting	2,346	2,250	—	—	—	1,427
Private, for-profit	2,540	2,192	—	—	4,130	—
More than one institution	1,411	1,265	—	—	—	1,372
Level of institution[1]						
Less-than-2-year	2,777	2,634	—	—	3,095	—
2-year	1,054	988	—	—	1,390	975
4-year	1,856	1,780	3,134	1,464	2,204	1,574
Attendance pattern						
Full-time, full-year	1,916	1,829	3,365	1,610	2,451	1,647
Full-time, part-year	1,315	1,212	—	—	1,822	885
Part-time, full-year	1,102	1,033	—	—	1,600	971
Part-time, part-year	816	736	—	—	—	—
Local residence						
On campus	2,021	1,939	3,129	1,423	2,404	1,625
Off campus	1,534	1,425	3,308	1,642	1,957	1,403
With parents/other relatives	1,489	1,463	—	—	1,720	1,406
Tuition and fees[1]						
Less than $500	647	650	—	—	613	—
$500–999	622	551	—	—	—	—
$1,000–1,999	1,047	1,006	—	—	1,407	1,558
$2,000–3,999	1,552	1,496	—	1,551	1,675	1,683
$4,000–7,999	2,328	2,163	—	—	3,961	1,367
$8,000 or more	2,381	2,246	3,435	1,445	4,350	1,326
Price of attendance[1]						
Less than $4,000	593	539	—	—	766	—
$4,000–7,999	970	925	—	—	1,282	1,303
$8,000–11,999	1,653	1,581	—	1,397	1,989	1,756
$12,000–15,999	2,304	2,159	—	—	3,869	1,352
$16,000 or more	2,454	2,323	3,348	1,437	3,695	1,367
Gender						
Male	1,726	1,618	3,177	1,284	2,481	1,576
Female	1,599	1,543	3,151	1,604	1,579	1,428
Race–ethnicity						
White, non-Hispanic	1,616	1,517	3,361	1,514	2,039	1,543
Black, non-Hispanic	1,458	1,449	—	—	1,313	1,221
Hispanic	1,621	1,559	—	—	—	—
Asian/Pacific Islander	2,423	2,423	—	—	—	—
American Indian/Alaskan Native	2,030	1,615	—	—	—	—

Table 3.3b—Average amount of state aid received by undergraduates who received state aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	State aid total	State grant total	State loan total	State work-study total	Other state aid	Any state non-need grants
Age as of 12/31/95						
18 years or younger	$1,740	$1,707	$3,086	$1,091	$1,516	$1,750
19–23 years	1,740	1,681	3,361	1,565	1,695	1,522
24–29 years	1,380	1,284	—	—	2,093	—
30–39 years	1,442	1,312	—	—	1,930	860
40 years or older	1,742	1,527	—	—	2,399	—
Dependency status						
Dependent	1,793	1,732	3,225	1,449	1,929	1,593
Independent	1,454	1,345	—	1,602	1,981	1,052
No dependents, unmarried	1,725	1,587	—	—	2,878	1,098
No dependents, married	1,406	1,341	—	—	—	—
With dependents	1,315	1,214	—	—	1,807	1,005
Dependency and 1994 income						
Dependent						
Less than $20,000	1,907	1,873	—	—	2,007	1,067
$20,000–39,999	1,897	1,844	—	1,457	—	1,454
$40,000–59,999	1,564	1,495	—	1,236	—	1,693
$60,000–79,999	1,516	1,375	—	—	—	1,740
$80,000–99,999	1,722	1,567	—	—	—	1,898
$100,000 or more	1,798	1,491	—	—	—	2,156
Independent						
Less than $10,000	1,476	1,393	—	—	2,072	1,031
$10,000–19,999	1,313	1,179	—	—	1,795	—
$20,000–29,999	1,356	1,206	—	—	2,783	—
$30,000–49,999	1,760	1,589	—	—	1,947	—
$50,000 or more	1,844	2,281	—	—	—	—
Income percentile rank						
Lowest quartile	1,733	1,678	—	1,469	2,047	1,205
Middle quartiles	1,548	1,460	2,990	1,540	2,039	1,473
Highest quartile	1,773	1,645	—	—	1,678	1,917
Grant status						
No grants	2,132	†	4,046	—	2,049	†
Received grants	1,625	1,571	2,679	1,626	1,866	1,484
Loan status						
No loans	1,503	1,443	†	—	1,811	1,651
Received loans[2]	1,756	1,662	3,162	1,437	2,349	1,296

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.3c—Percentage of undergraduates receiving state aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	6.1	15.9	13.3	25.3	16.0	10.4	11.5
Attendance pattern							
Full-time, full-year	14.9	23.4	17.6	33.5	19.4	12.6	19.8
Full-time, part-year	7.4	14.5	9.3	25.8	14.7	11.0	11.1
Part-time, full-year	6.6	9.3	8.8	16.1	11.9	9.7	8.1
Part-time, part-year	1.7	3.6	3.3	4.7	4.6	4.4	2.4
Local residence							
On campus	4.4	25.5	18.8	31.0	17.0	9.8	21.3
Off campus	5.7	12.5	11.6	17.6	11.2	10.0	9.2
With parents/other relatives	7.2	17.1	11.4	34.3	26.4	11.9	11.6
Tuition and fees[2]							
Less than $500	1.9	1.5	1.1	0.6	2.5	0.5	1.8
$500–999	7.5	4.9	4.4	3.3	2.2	5.9	6.7
$1,000–1,999	17.2	12.2	13.2	6.2	2.6	5.2	13.8
$2,000–3,999	22.2	24.6	16.4	17.6	6.0	11.4	18.7
$4,000–7,999	—	26.6	19.0	30.5	19.8	12.7	21.0
$8,000 or more	—	12.1	5.0	34.1	19.6	10.6	23.4
Price of attendance[2]							
Less than $4,000	2.4	2.3	0.9	3.1	1.8	6.1	2.5
$4,000–7,999	9.9	14.3	11.6	14.6	8.9	9.1	10.9
$8,000–11,999	12.3	22.6	16.2	21.8	8.4	11.0	16.8
$12,000–15,999	14.7	20.2	18.6	35.9	22.9	13.7	22.3
$16,000 or more	—	18.3	7.2	33.9	19.5	11.7	23.4
Gender							
Male	4.1	13.6	12.4	25.4	14.4	10.1	10.0
Female	7.6	17.6	14.2	25.1	17.5	10.6	12.5
Race–ethnicity							
White, non-Hispanic	5.2	15.3	12.0	25.2	15.2	11.5	10.9
Black, non-Hispanic	11.9	16.5	17.8	28.7	21.4	10.8	15.2
Hispanic	4.9	20.4	16.7	25.0	23.3	8.0	11.2
Asian/Pacific Islander	5.0	20.0	17.0	19.3	13.8	6.3	11.6
American Indian/Alaskan Native	12.8	16.3	18.9	—	—	9.0	13.6
Age as of 12/31/95							
18 years or younger	8.4	22.2	19.6	29.4	16.8	6.5	16.0
19–23 years	6.3	18.2	13.2	29.3	17.4	9.3	13.2
24–29 years	6.2	12.7	12.2	22.2	14.9	10.2	9.7
30–39 years	6.9	12.9	11.6	15.7	12.2	11.7	9.6
40 years or older	3.8	7.7	5.4	14.8	7.1	14.6	6.3
Dependency status							
Dependent	5.7	17.8	13.7	29.2	17.0	9.0	13.3
Independent	6.4	13.6	12.5	19.1	13.6	11.0	9.7
No dependents, unmarried	3.7	14.4	12.0	23.1	14.3	12.5	9.0
No dependents, married	2.0	5.8	8.9	9.0	9.6	6.8	4.4
With dependents	9.8	16.7	14.8	19.7	14.8	11.1	12.1

Table 3.3c—Percentage of undergraduates receiving state aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions[1]
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency and 1994 income							
Dependent							
Less than $20,000	13.3	31.8	28.1	40.2	28.6	12.0	23.0
$20,000–39,999	7.3	28.7	20.8	40.9	37.3	10.9	19.3
$40,000–59,999	4.2	14.7	11.2	34.0	20.6	10.0	12.1
$60,000–79,999	1.0	6.9	7.5	20.0	9.3	2.7	6.6
$80,000–99,999	0.6	1.7	5.5	12.5	5.2	1.8	4.3
$100,000 or more	0.0	2.4	3.6	6.1	3.8	0.0	2.9
Independent							
Less than $10,000	13.5	25.1	21.6	36.6	21.6	13.2	17.8
$10,000–19,999	7.7	14.2	11.9	21.8	17.7	8.9	10.3
$20,000–29,999	4.4	9.4	7.3	18.3	9.9	11.4	7.1
$30,000–49,999	2.3	6.2	5.7	10.2	10.5	10.0	4.6
$50,000 or more	0.8	1.5	0.9	2.0	3.2	6.0	1.5
Income percentile rank							
Lowest quartile	13.5	29.0	24.8	39.5	28.1	12.4	20.4
Middle quartiles	5.2	15.0	12.6	28.1	20.1	10.3	10.9
Highest quartile	1.2	3.2	4.2	8.5	5.0	5.7	3.5
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	18.7	28.9	24.0	34.0	25.3	13.5	23.[illegible]
Grant status							
No grants	0.6	1.0	0.9	0.5	0.6	2.5	0.8
Received grants	20.6	37.2	32.3	38.9	29.5	17.0	28.1
Loan status							
No loans	4.9	9.0	7.6	11.7	5.7	11.6	6.7
Received loans[3]	24.4	29.2	23.3	40.8	30.8	9.5	25.4

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[2] Excludes students attending more than one institution.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.3d—Average amount of state aid received by undergraduates who received state aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$815	$1,464	$1,876	$2,013	$2,346	$2,540	$1,647
Attendance pattern							
Full-time, full-year	1,011	1,638	2,034	2,163	2,524	2,890	1,916
Full-time, part-year	623	893	1,149	1,318	1,425	2,609	1,315
Part-time, full-year	709	1,121	1,493	1,744	2,206	1,381	1,102
Part-time, part-year	679	645	—	1,414	—	989	816
Local residence							
On campus	—	1,607	2,005	2,229	2,300	—	2,021
Off campus	781	1,382	1,792	1,886	2,152	2,799	1,534
With parents/other relatives	869	1,451	1,862	1,774	2,635	1,906	1,489
Tuition and fees[2]							
Less than $500	674	—	—	—	—	—	647
$500–999	636	598	—	—	—	—	622
$1,000–1,999	890	1,138	1,270	1,043	—	—	1,047
$2,000–3,999	1,058	1,567	1,799	916	1,052	1,932	1,552
$4,000–7,999	—	1,833	2,660	1,758	2,056	3,003	2,328
$8,000 or more	—	—	1,905	2,333	2,490	2,800	2,381
Price of attendance[2]							
Less than $4,000	587	—	—	—	—	—	593
$4,000–7,999	864	1,121	1,070	675	800	1,742	970
$8,000–11,999	824	1,636	1,814	1,402	1,698	2,900	1,653
$12,000–15,999	—	1,701	2,623	1,953	2,223	2,818	2,304
$16,000 or more	—	—	1,999	2,450	2,521	2,863	2,454
Gender							
Male	877	1,430	1,855	1,995	2,349	2,677	1,726
Female	791	1,483	1,894	2,026	2,343	2,463	1,599
Race–ethnicity							
White, non-Hispanic	782	1,431	1,650	2,084	2,193	2,578	1,616
Black, non-Hispanic	729	1,437	1,814	1,852	2,372	2,718	1,458
Hispanic	846	1,459	2,287	1,507	2,474	1,979	1,621
Asian/Pacific Islander	—	1,833	2,904	2,752	3,062	—	2,423
American Indian/Alaskan Native	—	—	—	—	—	—	2,030
Age as of 12/31/95							
18 years or younger	859	1,461	2,108	2,143	2,319	1,757	1,740
19–23 years	913	1,566	1,934	2,004	2,390	1,838	1,740
24–29 years	697	1,287	1,594	1,908	2,375	2,257	1,380
30–39 years	798	1,126	1,448	1,918	2,160	2,964	1,442
40 years or older	711	1,490	—	2,123	—	3,847	1,742

Table 3.3d—Average amount of state aid received by undergraduates who received state aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$942	$1,574	$2,008	$2,020	$2,379	$1,842	$1,793
Independent	748	1,290	1,559	1,996	2,242	2,774	1,454
No dependents, unmarried	780	1,358	1,790	2,061	2,533	3,065	1,725
No dependents, married	—	1,397	1,257	1,542	—	—	1,406
With dependents	729	1,211	1,389	2,014	2,102	2,590	1,315
Dependency and 1994 income							
Dependent							
Less than $20,000	978	1,889	2,262	2,004	3,094	1,902	1,907
$20,000–39,999	866	1,560	1,965	2,489	2,627	1,960	1,897
$40,000–59,999	995	1,065	1,781	1,873	1,871	—	1,564
$60,000–79,999	—	1,443	1,747	1,276	1,780	—	1,516
$80,000–99,999	—	—	1,875	1,746	—	—	1,722
$100,000 or more	—	—	2,012	—	1,306	—	1,798
Independent							
Less than $10,000	776	1,346	1,704	2,186	2,453	2,447	1,476
$10,000–19,999	687	1,199	1,431	1,661	2,589	3,075	1,313
$20,000–29,999	717	1,049	—	1,978	—	2,856	1,356
$30,000–49,999	—	—	—	1,743	—	3,442	1,760
$50,000 or more	—	—	—	—	—	—	1,844
Income percentile rank							
Lowest quartile	865	1,680	2,065	2,182	2,861	2,305	1,733
Middle quartiles	755	1,232	1,679	1,962	2,173	2,623	1,548
Highest quartile	—	1,661	1,918	1,616	1,613	3,426	1,773
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	815	1,464	1,876	2,013	2,346	2,540	1,647
Grant status							
No grants	923	1,890	2,661	—	—	4,562	2,132
Received grants	807	1,448	1,844	1,997	2,327	2,300	1,625
Loan status							
No loans	834	1,546	1,917	1,824	2,180	3,208	1,503
Received loans[3]	757	1,416	1,853	2,076	2,390	1,894	1,756

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[2] Excludes students attending more than one institution.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.4a—Percentage of undergraduates receiving institutional aid according to type of aid, by institutional and student characteristics: 1995–96

	Any institutional aid	Institutional grants	Institutional loans	Institutional work-study	Other institutional aid	Institutional non-need grants
Total	15.9	14.1	0.7	0.8	1.2	3.4
Type of institution						
Public	11.2	9.7	0.3	0.6	0.9	1.9
Less-than-2-year	6.3	5.7	0.0	0.0	0.6	0.1
2-year	8.2	7.2	0.3	0.1	0.8	1.1
4-year	15.7	13.5	0.4	1.4	1.2	3.0
Nondoctorate-granting	12.8	11.3	0.2	0.9	0.7	3.2
Doctorate-granting	17.8	15.1	0.6	1.7	1.5	3.0
Private, not-for-profit	41.7	38.8	1.5	2.3	2.6	11.6
Less-than-4-year	21.3	16.2	5.6	0.3	1.0	4.4
4-year	43.5	40.9	1.1	2.5	2.8	12.2
Nondoctorate-granting	44.5	42.1	0.9	2.8	2.7	13.6
Doctorate-granting	41.5	38.4	1.6	1.9	3.0	9.5
Private, for-profit	9.9	5.8	4.2	0.0	0.6	1.7
More than one institution	12.5	11.0	0.5	0.3	1.2	1.9
Level of institution[1]						
Less-than-2-year	10.9	6.3	4.6	0.0[2]	0.8	1.0
2-year	8.5	7.3	0.5	0.1	0.8	1.2
4-year	24.3	22.0	0.6	1.7	1.7	5.9
Attendance pattern						
Full-time, full-year	27.7	25.3	1.0	1.9	1.4	7.4
Full-time, part-year	11.7	9.9	1.4	0.1	0.6	1.9
Part-time, full-year	11.4	9.6	0.4	0.3	1.4	1.0
Part-time, part-year	5.0	3.6	0.2	0.1	1.1	0.4
Local residence						
On campus	39.4	37.0	1.3	3.2	1.8	11.9
Off campus	11.5	9.6	0.6	0.5	1.2	1.7
With parents/other relatives	13.8	12.3	0.6	0.3	1.0	2.7
Tuition and fees[1]						
Less than $500	7.6	6.4	0.3	0.0[2]	1.0	0.2
$500–999	5.4	4.4	0.1	0.0[2]	0.9	1.2
$1,000–1,999	13.5	11.9	0.4	0.6	0.8	3.0
$2,000–3,999	16.7	14.3	0.4	1.4	1.3	3.1
$4,000–7,999	24.4	20.8	2.2	1.3	1.6	5.9
$8,000 or more	51.2	48.2	2.6	3.3	2.4	14.9
Price of attendance[1]						
Less than $4,000	4.9	3.6	0.1	0.0[2]	1.2	0.3
$4,000–7,999	12.4	10.8	0.6	0.2	0.9	2.2
$8,000–11,999	18.0	15.6	0.9	1.3	0.9	3.3
$12,000–15,999	28.5	25.0	1.7	2.0	2.1	7.0
$16,000 or more	51.3	48.9	2.0	3.6	2.2	14.9
Gender						
Male	15.5	13.7	0.9	0.8	1.0	3.5
Female	16.3	14.3	0.6	0.8	1.3	3.3
Race–ethnicity						
White, non-Hispanic	15.3	13.5	0.7	0.9	1.2	3.8
Black, non-Hispanic	17.1	14.4	1.1	0.8	1.4	3.4
Hispanic	16.5	15.2	0.6	0.5	0.7	1.6
Asian/Pacific Islander	19.6	17.5	0.8	1.0	1.5	1.7
American Indian/Alaskan Native	13.9	12.1	0.2	0.1	1.8	2.0

Table 3.4a—Percentage of undergraduates receiving institutional aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Any institutional aid	Institutional grants	Institutional loans	Institutional work-study	Other institutional aid	Institutional non-need grants
Age as of 12/31/95						
18 years or younger	26.5	24.9	0.9	1.1	1.4	7.9
19–23 years	20.0	18.1	0.7	1.4	1.0	5.1
24–29 years	11.0	9.3	0.8	0.3	0.9	0.8
30–39 years	9.0	7.1	0.6	0.1	1.3	0.7
40 years or older	8.7	6.1	0.8	0.2	1.8	0.4
Dependency status						
Dependent	21.5	19.7	0.7	1.4	1.2	6.0
Independent	10.5	8.6	0.7	0.3	1.2	0.8
No dependents, unmarried	11.2	9.2	1.0	0.4	1.0	0.8
No dependents, married	10.0	8.1	0.5	0.3	1.4	0.8
With dependents	10.2	8.4	0.6	0.1	1.3	0.9
Dependency and 1994 income						
Dependent						
Less than $20,000	23.9	22.3	0.8	1.1	1.0	5.4
$20,000–39,999	25.9	23.7	1.2	1.4	1.3	6.2
$40,000–59,999	21.6	19.8	0.7	1.4	1.1	6.5
$60,000–79,999	20.4	18.7	0.5	1.7	1.2	6.9
$80,000–99,999	17.2	14.8	0.3	2.0	1.4	5.9
$100,000 or more	12.9	11.4	0.4	1.2	0.9	3.9
Independent						
Less than $10,000	17.2	15.1	0.9	0.5	1.2	1.4
$10,000–19,999	11.7	9.4	1.2	0.3	1.1	1.1
$20,000–29,999	7.8	6.4	0.8	0.1	0.8	0.5
$30,000–49,999	5.7	4.1	0.2	0.2	1.3	0.3
$50,000 or more	4.2	2.2	0.1	0.1	1.8	0.2
Income percentile rank						
Lowest quartile	21.3	19.1	1.0	0.9	1.2	3.5
Middle quartiles	15.8	14.1	0.8	0.7	1.1	3.6
Highest quartile	10.7	8.8	0.3	1.0	1.4	2.7
Aid status						
No aid	†	†	†	†	†	†
Received aid	32.1	28.3	1.5	1.7	2.4	6.8
Grant status						
No grants	1.9	†	0.3	0.4	1.2	†
Received grants	37.9	36.1	1.4	1.5	1.2	8.6
Loan status						
No loans	10.8	9.4	†	0.4	1.2	2.4
Received loans[3]	30.9	27.5	2.8	2.0	1.1	6.2

†Not applicable.

[1] Excludes students attending more than one institution.

[2] Value rounds to less than .1 percent.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.4b—Average amount of institutional aid received by undergraduates who received institutional aid according to type of aid, by institutional and student characteristics: 1995–96

	Institutional aid total	Institutional grant amount	Institutional loan amount	Institutional work-study amount	Other institutional aid	Institutional non-need grants
Total	$2,928	$2,943	$1,465	$1,525	$2,512	$3,369
Type of institution						
Public	1,481	1,490	780	1,398	1,178	2,276
Less-than-2-year	872	907	—	—	—	—
2-year	571	581	—	—	495	802
4-year	2,171	2,186	1,216	1,471	1,800	3,024
Nondoctorate-granting	1,614	1,608	—	1,449	1,426	2,296
Doctorate-granting	2,445	2,481	1,189	1,479	1,921	3,559
Private, not-for-profit	5,012	4,877	1,738	1,672	4,935	4,352
Less-than-4-year	1,532	1,624	825	—	—	2,389
4-year	5,166	4,994	2,143	1,675	5,046	4,417
Nondoctorate-granting	4,338	4,214	1,906	1,554	3,578	3,860
Doctorate-granting	6,995	6,755	2,418	2,051	7,712	6,063
Private, for-profit	1,584	911	1,956	—	3,580	1,043
More than one institution	1,948	2,018	—	—	—	3,012
Level of institution[1]						
Less-than-2-year	1,552	930	1,847	—	3,358	1,835
2-year	652	642	800	—	552	883
4-year	3,856	3,827	1,764	1,566	3,481	3,928
Attendance pattern						
Full-time, full-year	3,848	3,808	1,786	1,433	4,064	3,703
Full-time, part-year	1,596	1,504	1,429	—	2,003	1,944
Part-time, full-year	1,101	991	—	1,669	1,624	1,668
Part-time, part-year	713	640	—	—	818	1,208
Local residence						
On campus	4,912	4,814	2,081	1,630	4,218	4,059
Off campus	1,963	1,976	1,197	1,477	1,876	2,828
With parents/other relatives	1,794	1,702	1,418	1,137	2,653	2,550
Tuition and fees[1]						
Less than $500	294	307	—	—	215	—
$500–999	639	605	—	—	—	629
$1,000–1,999	1,226	1,188	—	1,914	1,195	1,325
$2,000–3,999	1,681	1,649	1,074	1,252	1,811	2,190
$4,000–7,999	2,676	2,625	1,510	1,311	3,367	3,245
$8,000 or more	5,941	5,732	2,158	1,678	7,155	4,858
Price of attendance[1]						
Less than $4,000	375	349	—	—	459	—
$4,000–7,999	950	918	783	—	1,255	1,305
$8,000–11,999	1,597	1,543	1,450	1,213	2,139	2,088
$12,000–15,999	3,081	3,027	1,477	1,584	3,108	3,636
$16,000 or more	6,318	6,036	2,345	1,848	7,986	5,105
Gender						
Male	2,970	2,967	1,295	1,543	2,944	3,517
Female	2,899	2,925	1,672	1,512	2,266	3,250
Race–ethnicity						
White, non-Hispanic	3,071	3,082	1,327	1,498	2,756	3,248
Black, non-Hispanic	2,628	2,746	1,428	1,455	1,793	3,964
Hispanic	1,891	1,830	1,858	1,414	2,130	2,880
Asian/Pacific Islander	3,599	3,646	1,968	1,900	—	4,387
American Indian/Alaskan Native	2,690	2,943	—	—	—	—

Table 3.4b—Average amount of institutional aid received by undergraduates who received institutional aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Institutional aid total	Institutional grant amount	Institutional loan amount	Institutional work-study amount	Other institutional aid	Institutional non-need grants
Age as of 12/31/95						
18 years or younger	$3,780	$3,733	$1,949	$1,144	$2,955	$3,467
19–23 years	3,521	3,469	1,694	1,581	3,997	3,567
24–29 years	1,354	1,293	1,106	—	1,737	1,795
30–39 years	1,261	1,180	1,455	—	1,237	1,057
40 years or older	931	910	858	—	843	2,086
Dependency status						
Dependent	3,761	3,723	1,780	1,512	3,775	3,580
Independent	1,280	1,223	1,160	1,596	1,370	1,903
No dependents, unmarried	1,509	1,461	930	—	2,003	2,239
No dependents, married	1,445	1,341	1,460	—	1,449	2,594
With dependents	1,041	995	1,336	—	986	1,476
Dependency and 1994 income						
Dependent						
Less than $20,000	3,428	3,427	1,391	1,765	2,557	3,635
$20,000–39,999	3,687	3,737	1,498	1,188	2,605	3,678
$40,000–59,999	4,079	3,996	2,316	1,702	4,459	3,484
$60,000–79,999	3,830	3,717	2,420	1,508	4,231	3,428
$80,000–99,999	3,951	3,835	—	1,414	5,907	3,595
$100,000 or more	3,659	3,565	—	1,581	4,618	3,859
Independent						
Less than $10,000	1,362	1,305	1,121	1,331	1,721	2,308
$10,000–19,999	1,221	1,129	1,119	—	1,442	1,699
$20,000–29,999	1,051	982	978	—	—	—
$30,000–49,999	1,290	1,240	—	—	1,224	—
$50,000 or more	1,331	1,501	—	—	1,016	—
Income percentile rank						
Lowest quartile	2,508	2,540	1,245	1,383	1,991	3,289
Middle quartiles	3,101	3,097	1,504	1,633	2,717	3,295
Highest quartile	3,258	3,327	2,032	1,499	2,659	3,676
Grant status						
No grants	2,175	†	1,851	1,533	2,454	†
Received grants	2,987	2,943	1,330	1,522	2,608	3,369
Loan status						
No loans	2,244	2,174	†	1,502	2,476	3,617
Received loans[2]	3,622	3,710	1,465	1,539	2,637	3,095

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.4c—Percentage of undergraduates receiving institutional aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	8.2	12.8	17.8	44.5	41.5	9.9	15.9
Attendance pattern							
Full-time, full-year	15.4	19.3	23.2	61.2	52.4	11.9	27.7
Full-time, part-year	7.8	7.5	10.8	34.0	31.6	9.6	11.7
Part-time, full-year	10.0	8.3	12.8	20.4	23.3	9.9	11.4
Part-time, part-year	3.9	3.1	5.6	15.7	14.5	6.4	5.0
Local residence							
On campus	17.9	20.7	27.5	68.2	56.6	15.1	39.4
Off campus	7.0	10.4	14.9	27.7	30.1	9.3	11.5
With parents/other relatives	10.3	12.7	13.7	40.5	36.6	11.1	13.8
Tuition and fees[2]							
Less than $500	8.1	2.4	5.1	5.2	4.9	0.0	7.7
$500–999	5.0	4.8	7.2	9.4	6.6	2.2	5.4
$1,000–1,999	13.0	13.9	15.1	15.6	9.8	5.6	13.5
$2,000–3,999	9.9	16.7	18.5	23.2	20.4	6.6	16.7
$4,000–7,999	—	16.9	25.3	41.1	37.3	10.9	24.5
$8,000 or more	—	16.2	28.5	65.8	51.6	17.9	51.1
Price of attendance[2]							
Less than $4,000	4.7	3.1	5.5	9.8	6.9	3.1	4.8
$4,000–7,999	12.4	12.4	11.6	16.6	15.1	8.1	12.3
$8,000–11,999	12.5	16.7	18.7	37.5	28.0	12.2	18.1
$12,000–15,999	12.2	15.6	26.0	52.9	42.9	12.3	28.5
$16,000 or more	—	26.3	29.8	66.6	52.4	10.7	51.3
Gender							
Male	7.4	13.2	16.4	42.6	41.5	11.3	15.5
Female	8.8	12.5	19.0	45.8	41.5	9.1	16.3
Race–ethnicity							
White, non-Hispanic	6.6	11.4	16.3	49.5	42.1	8.8	15.3
Black, non-Hispanic	11.5	14.2	23.1	35.5	38.5	13.4	17.1
Hispanic	12.0	18.2	25.8	24.7	41.2	9.3	16.5
Asian/Pacific Islander	13.1	17.1	17.9	43.6	40.6	13.1	19.6
American Indian/Alaskan Native	7.9	18.6	25.7	—	—	8.1	13.9
Age as of 12/31/95							
18 years or younger	14.0	18.5	27.2	62.6	53.8	11.0	26.5
19–23 years	9.0	14.9	19.0	55.2	46.3	9.8	20.0
24–29 years	7.7	11.4	11.9	27.3	25.6	11.0	11.0
30–39 years	6.1	6.4	10.4	18.8	24.2	8.3	9.0
40 years or older	6.7	6.5	9.5	19.7	16.0	10.4	8.7

Table 3.4c—Percentage of undergraduates receiving institutional aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	9.2	15.4	20.4	57.7	47.9	10.6	21.5
Independent	7.7	9.7	12.0	23.7	25.4	9.7	10.5
No dependents, unmarried	8.0	10.6	10.8	25.9	27.3	9.0	11.2
No dependents, married	6.7	8.1	14.3	27.0	23.9	10.7	10.0
With dependents	7.8	9.7	12.6	20.9	23.7	9.8	10.2
Dependency and 1994 income							
Dependent							
Less than $20,000	12.7	19.8	28.8	48.2	54.2	12.7	23.9
$20,000–39,999	11.5	21.0	26.2	69.6	69.6	12.7	25.9
$40,000–59,999	7.9	14.1	20.6	65.8	61.2	12.1	21.6
$60,000–79,999	7.9	11.6	17.6	65.0	42.1	6.0	20.4
$80,000–99,999	5.0	8.0	13.4	50.0	41.1	1.3	17.2
$100,000 or more	3.1	7.4	9.9	33.5	23.9	3.7	12.9
Independent							
Less than $10,000	15.1	19.0	15.9	35.5	39.8	10.2	17.2
$10,000–19,999	9.1	9.8	11.9	28.0	30.7	12.1	11.7
$20,000–29,999	5.3	4.6	11.8	19.4	21.4	9.6	7.8
$30,000–49,999	2.9	3.4	9.5	17.7	16.5	6.5	5.7
$50,000 or more	2.5	3.0	4.7	12.6	9.8	2.8	4.2
Income percentile rank							
Lowest quartile	15.2	20.7	23.5	46.5	50.9	11.6	21.3
Middle quartiles	7.4	11.8	18.0	50.9	49.0	10.2	15.8
Highest quartile	3.4	6.2	12.1	32.4	27.8	4.7	10.7
Grant status							
No grants	0.8	1.7	2.8	4.0	5.1	5.4	1.9
Received grants	27.6	28.5	40.5	66.9	73.1	13.6	37.9
Loan status							
No loans	7.5	9.4	13.8	29.2	22.5	4.9	10.8
Received loans[3]	19.5	19.3	24.7	62.1	68.7	13.9	30.9

—Sample size too small for a reliable estimate.

[1] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[2] Excludes students attending more than one institution.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.4d—Average amount of institutional aid received by undergraduates who received institutional aid, by type of institution and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$571	$1,614	$2,445	$4,338	$6,995	$1,584	$2,928
Attendance pattern							
Full-time, full-year	972	1,747	2,660	4,954	7,739	1,913	3,848
Full-time, part-year	599	1,137	1,959	2,008	4,391	1,344	1,596
Part-time, full-year	354	1,366	1,709	2,214	4,138	1,339	1,101
Part-time, part-year	326	702	927	1,052	2,479	1,388	713
Local residence							
On campus	—	1,954	2,870	5,385	8,409	—	4,912
Off campus	497	1,499	2,163	2,988	5,706	1,507	1,963
With parents/other relatives	623	1,433	2,282	3,109	4,703	1,762	1,794
Tuition and fees[2]							
Less than $500	291	—	—	—	—	—	294
$500–999	539	784	832	—	—	—	639
$1,000–1,999	969	1,374	1,483	1,166	—	—	1,226
$2,000–3,999	—	1,582	1,911	1,020	2,195	1,104	1,681
$4,000–7,999	—	2,420	3,176	2,456	3,700	1,598	2,676
$8,000 or more	—	—	5,033	5,363	7,802	1,836	5,941
Price of attendance[2]							
Less than $4,000	276	547	502	767	—	—	375
$4,000–7,999	677	1,424	1,371	1,182	1,907	1,289	950
$8,000–11,999	717	1,567	1,799	1,636	2,678	1,623	1,597
$12,000–15,999	—	2,269	3,245	3,402	4,068	1,640	3,081
$16,000 or more	—	—	5,023	5,672	7,984	1,791	6,318
Gender							
Male	568	1,775	2,551	3,995	7,026	1,904	2,970
Female	572	1,491	2,358	4,558	6,967	1,350	2,899
Race–ethnicity							
White, non-Hispanic	734	1,546	2,363	4,320	6,531	1,415	3,071
Black, non-Hispanic	430	2,459	2,723	4,068	8,943	1,786	2,628
Hispanic	311	1,261	2,280	3,342	6,983	1,498	1,891
Asian/Pacific Islander	327	1,527	2,628	6,078	8,212	—	3,599
American Indian/Alaskan Native	—	—	—	—	—	—	2,690
Age as of 12/31/95							
18 years or younger	899	1,760	2,794	5,357	7,911	1,784	3,780
19–23 years	627	1,762	2,605	4,747	7,319	1,543	3,521
24–29 years	353	1,221	1,605	1,773	5,492	1,346	1,354
30–39 years	619	1,269	1,529	1,755	3,033	1,896	1,261
40 years or older	349	1,226	—	1,802	2,869	1,582	931

Table 3.4d—Average amount of institutional aid received by undergraduates who received institutional aid, by type of institution and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$785	$1,792	$2,670	$4,955	$7,557	$1,686	$3,761
Independent	416	1,278	1,609	1,967	4,316	1,538	1,280
No dependents, unmarried	381	1,168	1,548	2,416	5,142	1,706	1,509
No dependents, married	—	1,194	2,283	1,696	4,108	1,620	1,445
With dependents	353	1,438	1,344	1,687	3,221	1,452	1,041
Dependency and 1994 income							
Dependent							
Less than $20,000	651	1,630	3,292	4,983	8,007	1,586	3,428
$20,000–39,999	708	1,635	2,561	4,843	8,860	1,687	3,687
$40,000–59,999	830	2,231	2,442	5,501	7,787	—	4,079
$60,000–79,999	—	1,716	2,450	4,899	6,898	—	3,830
$80,000–99,999	—	1,829	2,112	4,717	6,190	—	3,951
$100,000 or more	—	1,803	2,730	3,799	5,725	—	3,659
Independent							
Less than $10,000	382	1,444	1,675	2,421	5,019	1,567	1,362
$10,000–19,999	363	1,114	1,853	1,938	4,382	1,509	1,221
$20,000–29,999	—	—	1,493	1,102	2,735	1,341	1,051
$30,000–49,999	—	—	—	1,662	—	—	1,290
$50,000 or more	—	—	—	1,755	—	—	1,331
Income percentile rank							
Lowest quartile	471	1,573	2,671	4,261	7,289	1,583	2,508
Middle quartiles	606	1,686	2,310	4,549	7,396	1,550	3,101
Highest quartile	821	1,464	2,403	3,893	5,894	1,810	3,258
Grant status							
No grants	493	1,227	1,754	3,744	7,167	2,402	2,175
Received grants	577	1,647	2,519	4,358	6,984	1,318	2,987
Loan status							
No loans	595	1,790	2,678	3,890	6,520	1,998	2,244
Received loans[3]	433	1,451	2,219	4,580	7,218	1,467	3,622

—Sample size too small for a reliable estimate.

[1] Total includes public, less-than-2-year and private, not-for-profit less-than-4-year.

[2] Excludes students attending more than one institution.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.5a—Percentage distribution of aided undergraduates according to combination of financial aid received, by institutional and student characteristics: 1995–96

	Grant only	Grant and work	Grant, loan, and work-study[1]	Grant and loan[1]	Loan only[1]	Loan and work[1]	Other combi-nations[2]
Total	38.1	2.2	5.7	25.0	13.1	0.5	15.3
Type of institution							
Public	44.9	2.3	3.2	21.5	12.7	0.6	14.9
Less-than-2-year	63.4	0.2	0.0	4.0	2.4	0.0	30.0
2-year	65.1	3.0	0.7	10.3	6.6	0.2	14.2
4-year	27.4	1.8	5.3	31.4	18.1	1.0	15.1
Nondoctorate-granting	29.3	2.2	6.0	32.0	16.9	1.0	12.7
Doctorate-granting	26.1	1.6	4.9	31.0	18.8	1.0	16.7
Private, not-for-profit	28.1	2.7	16.3	27.1	8.5	0.4	17.0
Less-than-4-year	36.4	1.0	2.0	29.0	17.4	0.1	14.1
4-year	27.4	2.8	17.4	26.9	7.8	0.4	17.2
Nondoctorate-granting	27.8	3.1	16.8	27.3	7.9	0.4	16.6
Doctorate-granting	26.4	2.0	18.7	26.1	7.6	0.7	18.6
Private, for-profit	21.7	0.2	0.3	41.7	20.4	0.0[3]	15.8
More than one institution	27.0	1.9	2.2	31.1	23.2	0.4	14.3
Level of institution[4]							
Less-than-2-year	30.7	0.1	0.1	35.7	16.4	0.0	17.0
2-year	59.3	2.6	0.8	14.2	8.5	0.2	14.5
4-year	27.4	2.2	9.7	29.8	14.4	0.8	15.8
Attendance pattern							
Full-time, full-year	27.1	3.0	9.4	29.7	13.6	0.8	16.4
Full-time, part-year	41.5	0.7	2.2	25.3	14.1	0.2	16.0
Part-time, full-year	48.0	2.1	2.0	21.6	13.3	0.2	12.8
Part-time, part-year	64.0	0.7	0.7	11.3	7.7	0.1	15.6
Local residence							
On campus	20.8	3.0	17.0	27.5	11.5	1.1	19.2
Off campus	40.2	1.5	3.0	25.7	13.6	0.4	15.5
With parents/other relatives	48.2	3.2	2.4	21.3	13.3	0.2	11.5
Tuition and fees[4]							
Less than $500	75.0	1.8	0.1	5.0	2.7	0.0	15.3
$500–999	60.4	2.3	0.7	12.2	9.7	0.1	14.7
$1,000–1,999	44.1	2.9	2.7	23.8	13.9	0.4	12.2
$2,000–3,999	29.3	2.2	4.8	32.0	16.6	1.0	14.1
$4,000–7,999	19.7	1.7	5.7	37.5	17.5	0.6	17.4
$8,000 or more	17.5	2.3	20.5	29.3	9.2	0.6	20.6
Price of attendance[4]							
Less than $4,000	78.3	0.4	0.1	4.2	2.6	0.0[3]	14.4
$4,000–7,999	49.2	3.5	1.8	20.6	12.1	0.1	12.7
$8,000–11,999	27.8	2.0	5.0	32.2	17.2	1.0	15.0
$12,000–15,999	19.3	1.7	6.1	36.8	16.1	0.6	19.3
$16,000 or more	17.4	2.5	22.6	27.9	8.5	0.8	20.3
Gender							
Male	36.1	1.8	5.2	24.0	13.4	0.5	19.1
Female	39.5	2.5	6.0	25.8	12.9	0.5	12.8
Race–ethnicity							
White, non-Hispanic	35.9	1.5	5.8	24.5	15.4	0.7	16.3
Black, non-Hispanic	39.1	2.5	5.5	27.9	9.2	0.2	15.7
Hispanic	48.8	4.6	4.8	24.1	7.7	0.1	10.0
Asian/Pacific Islander	38.4	4.8	8.4	25.3	9.1	0.3	13.8
American Indian/Alaskan Native	39.0	2.6	3.0	29.7	5.0	0.2	20.6

Table 3.5a—Percentage distribution of aided undergraduates according to combination of financial aid received, by institutional and student characteristics: 1995–96—Continued

	Grant only	Grant and work	Grant, loan, and work-study[1]	Grant and loan[1]	Loan only[1]	Loan and work[1]	Other combinations[2]
Age as of 12/31/95							
18 years or younger	39.3	3.3	9.2	21.4	9.5	0.6	16.7
19–23 years	32.2	2.9	8.1	26.0	15.6	0.7	14.6
24–29 years	36.7	1.0	2.8	30.3	14.2	0.4	14.7
30–39 years	48.8	1.2	1.6	23.3	9.5	0.1	15.5
40 years or older	54.2	1.0	1.0	16.6	7.9	0.3	19.0
Dependency status							
Dependent	31.9	2.9	9.0	24.0	15.6	0.8	15.8
Independent	44.4	1.5	2.3	26.1	10.6	0.3	14.9
No dependents, unmarried	32.8	0.9	3.2	28.3	17.3	0.6	16.9
No dependents, married	49.8	0.8	1.3	14.1	18.1	0.3	15.8
With dependents	49.9	1.9	2.1	27.6	5.0	0.0[3]	13.5
Dependency and 1994 income							
Dependent							
Less than $20,000	40.4	5.6	8.8	31.9	3.9	0.0[3]	9.4
$20,000–39,999	30.8	2.4	11.5	31.1	11.0	0.7	12.6
$40,000–59,999	24.5	1.9	9.7	18.7	24.4	1.3	19.6
$60,000–79,999	28.0	1.8	7.2	14.2	27.3	1.2	20.4
$80,000–99,999	25.7	1.2	5.5	13.6	26.0	1.2	26.8
$100,000 or more	41.3	1.5	4.0	9.5	19.0	1.0	23.6
Independent							
Less than $10,000	38.5	2.6	4.3	36.1	5.4	0.4	12.8
$10,000–19,999	40.8	1.2	1.5	25.8	15.4	0.2	15.3
$20,000–29,999	50.7	0.5	1.1	22.7	9.9	0.1	15.1
$30,000–49,999	49.7	0.3	0.6	14.0	16.3	0.1	19.1
$50,000 or more	64.0	0.1	0.2	4.2	14.6	0.1	16.7
Income percentile rank							
Lowest quartile	39.5	3.7	6.8	34.5	4.1	0.2	11.1
Middle quartiles	35.1	1.6	5.9	23.4	16.9	0.7	16.5
Highest quartile	43.9	0.8	2.9	10.5	20.6	0.5	20.7
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	38.1	2.2	5.7	25.0	13.1	0.5	15.3
Grant status							
No grants	†	†	†	†	61.0	2.3	36.7
Received grants	48.5	2.8	7.3	31.9	†	†	9.5
Loan status							
No loans	78.7	4.5	†	†	†	†	16.8
Received loans[5]	†	†	11.1	48.6	25.5	1.0	13.9

†Not applicable.

[1] Excludes PLUS loans.

[2] Includes PLUS loans.

[3] Value rounds to less than .1 percent.

[4] Excludes students attending more than one institution.

[5] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.5b—Average amount of financial aid received by undergraduates who received various combinations of financial aid, by institutional and student characteristics: 1995–96

	Grant only	Grant and work	Grant, loan, and work-study[1]	Grant and loan[1]	Loan only[1]	Loan and work[1]	Other combinations[2]	Total aid
Total	$1,982	$5,495	$12,126	$6,883	$4,063	$6,259	$6,981	$4,926
Type of institution								
Public	1,555	4,591	8,531	6,263	3,749	6,377	5,056	3,684
Less-than-2-year	1,664	—	—	6,286	—	—	2,147	2,054
2-year	1,090	3,770	—	4,501	2,419	—	2,702	1,890
4-year	2,487	5,746	8,681	6,749	4,159	6,230	7,076	5,244
Nondoctorate-granting	2,118	5,302	7,953	6,136	3,774	5,458	5,903	4,615
Doctorate-granting	2,769	6,165	9,287	7,180	4,396	6,760	7,683	5,672
Private, not-for-profit	3,962	7,968	14,286	9,426	4,907	6,358	11,768	8,642
Less-than-4-year	2,310	—	10,887	6,620	5,008	—	6,520	4,845
4-year	4,137	7,997	14,317	9,666	4,890	6,369	12,109	8,944
Nondoctorate-granting	3,634	7,500	12,989	9,006	4,624	—	10,679	8,056
Doctorate-granting	5,418	9,889	17,202	11,333	5,561	—	15,201	11,090
Private, for-profit	2,229	—	—	5,909	4,651	—	7,108	5,049
More than one institution	1,739	—	9,504	5,384	4,030	—	7,178	4,415
Level of institution[3]								
Less-than-2-year	1,993	—	—	5,561	4,623	—	5,583	4,316
2-year	1,154	3,827	7,793	5,140	3,128	—	3,352	2,337
4-year	3,097	6,800	12,410	7,736	4,341	6,263	9,115	6,618
Attendance pattern								
Full-time, full-year	3,297	6,072	12,739	7,832	4,421	6,083	9,656	6,832
Full-time, part-year	1,464	—	8,355	5,005	3,489	—	4,341	3,282
Part-time, full-year	1,413	4,171	8,809	6,002	3,862	—	4,203	3,305
Part-time, part-year	719	—	—	4,084	3,284	—	1,928	1,555
Local residence								
On campus	3,914	8,019	13,289	8,124	3,718	5,642	11,567	8,247
Off campus	1,651	4,771	10,780	6,742	4,459	7,105	5,321	4,256
With parents/other relatives	1,926	4,261	8,999	5,882	3,323	—	5,725	3,638
Tuition and fees[3]								
Less than $500	652	—	—	3,629	1,863	—	1,666	1,051
$500–999	1,177	—	—	4,198	2,651	—	2,317	1,943
$1,000–1,999	1,786	3,904	7,559	5,264	3,226	—	4,069	3,328
$2,000–3,999	2,540	4,916	8,271	6,373	4,227	6,501	6,305	4,945
$4,000–7,999	3,892	6,996	9,201	7,156	4,809	—	8,213	6,397
$8,000 or more	6,356	10,194	15,115	10,854	5,548	6,500	14,258	11,114
Price of attendance[3]								
Less than $4,000	628	—	—	2,315	1,828	—	786	763
$4,000–7,999	1,664	3,784	5,645	4,257	2,898	—	3,186	2,691
$8,000–11,999	2,467	5,398	8,136	6,484	4,262	5,847	6,232	5,004
$12,000–15,999	3,963	7,534	10,661	8,488	4,982	—	9,213	7,304
$16,000 or more	6,704	9,963	15,453	11,442	5,932	7,266	15,389	11,784
Gender								
Male	2,008	5,514	12,161	6,997	4,190	6,311	7,259	5,110
Female	1,966	5,486	12,105	6,811	3,972	6,228	6,697	4,801
Race–ethnicity								
White, non-Hispanic	1,917	5,878	12,162	6,906	4,080	6,283	7,178	5,009
Black, non-Hispanic	2,037	4,821	10,450	6,596	3,901	—	6,381	4,700
Hispanic	1,789	4,047	11,675	6,569	4,095	—	6,350	4,152
Asian/Pacific Islander	2,891	8,003	15,209	8,022	4,236	—	7,746	6,268
American Indian/Alaskan Native	2,323	—	—	7,275	—	—	4,157	4,642

Table 3.5b—Average amount of financial aid received by undergraduates who received various combinations of financial aid, by institutional and student characteristics: 1995–96—Continued

	Grant only	Grant and work	Grant, loan, and work-study[1]	Grant and loan[1]	Loan only[1]	Loan and work[1]	Other combinations[2]	Total aid
Age as of 12/31/95								
18 years or younger	$2,623	$5,716	$12,329	$6,916	$2,657	$4,282	$9,998	$5,782
19–23 years	2,523	5,842	12,402	6,945	3,843	6,008	8,557	5,675
24–29 years	1,426	—	10,405	6,892	4,618	—	5,456	4,437
30–39 years	1,354	—	10,706	6,807	5,198	—	3,927	3,583
40 years or older	1,343	—	—	6,442	4,278	—	3,578	2,983
Dependency status								
Dependent	2,735	6,016	12,507	7,024	3,593	5,656	9,217	5,923
Independent	1,433	4,441	10,634	6,751	4,765	—	4,565	3,915
No dependents, unmarried	1,388	4,479	11,266	7,122	4,858	—	5,213	4,642
No dependents, married	1,358	—	—	7,332	4,426	—	3,409	3,261
With dependents	1,469	4,432	9,898	6,460	4,871	—	4,413	3,646
Dependency and 1994 income								
Dependent								
Less than $20,000	2,823	5,540	12,727	7,186	3,513	—	8,506	5,799
$20,000–39,999	2,526	6,791	13,100	6,705	3,552	—	9,192	6,111
$40,000–59,999	2,754	6,485	12,425	6,971	3,355	5,867	9,262	6,009
$60,000–79,999	2,693	6,034	11,436	7,383	3,809	—	9,682	5,809
$80,000–99,999	3,034	—	10,412	7,561	3,677	—	9,120	5,945
$100,000 or more	2,909	—	10,828	7,752	4,035	—	9,561	5,536
Independent								
Less than $10,000	1,727	4,709	10,599	6,892	4,775	—	5,872	4,763
$10,000–19,999	1,423	—	10,314	6,659	4,685	—	4,464	3,916
$20,000–29,999	1,078	—	—	6,358	4,727	—	4,796	3,333
$30,000–49,999	1,230	—	—	6,591	5,088	—	3,062	3,020
$50,000 or more	1,324	—	—	6,877	4,470	—	2,420	2,235
Income percentile rank								
Lowest quartile	2,233	5,302	12,119	7,011	4,064	—	7,078	5,298
Middle quartiles	1,818	5,769	12,364	6,684	3,970	5,835	7,069	4,893
Highest quartile	1,900	5,796	10,754	7,315	4,283	6,114	6,669	4,259
Grant status								
No grants	†	†	†	†	4,063	6,259	4,645	4,328
Received grants	1,982	5,495	12,126	6,883	†	†	9,450	5,090
Loan status								
No loans	1,982	5,495	†	†	†	†	3,436	2,385
Received loans[4]	†	†	12,126	6,883	4,063	6,259	11,004	7,313

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes PLUS loans.

[2] Includes PLUS loans.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Averages are for those who received the specified combinations.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.6a—Percentage of undergraduates in public 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1995–96

	Any aid	Any grants	Any work-study	Any loans[1]	Any federal aid[2]	Any state aid	Any institution aid
Total	55.2	40.3	5.6	35.6	42.9	14.4	15.7
Attendance pattern							
Full-time, full-year	66.3	49.4	8.2	44.8	53.4	19.7	21.8
Full-time, part-year	48.1	33.3	2.6	32.2	40.0	11.5	9.4
Part-time, full-year	48.2	34.2	3.5	29.3	35.1	9.0	10.8
Part-time, part-year	26.5	18.8	0.6	9.9	13.8	3.4	4.3
Local residence							
On campus	71.1	53.0	11.0	50.9	57.6	21.1	25.2
Off campus	51.5	36.3	4.4	33.9	39.3	11.9	13.1
With parents/other relatives	49.0	38.1	3.4	24.5	37.5	14.1	13.2
Tuition and fees[3]							
Less than $500	18.5	13.4	0.3	2.4	4.0	1.3	3.7
$500–999	33.5	24.6	1.2	14.3	22.1	4.6	6.0
$1,000–1,999	56.6	41.9	4.4	33.6	44.1	12.7	14.5
$2,000–3,999	64.6	47.5	7.2	44.7	52.5	19.6	17.8
$4,000–7,999	64.4	46.2	8.5	47.0	52.6	21.0	23.1
$8,000 or more	57.1	39.3	10.1	41.2	41.7	6.1	26.6
Price of attendance[3]							
Less than $4,000	20.3	15.1	0.3	3.5	6.0	1.6	4.3
$4,000–7,999	54.4	41.0	3.2	29.7	42.6	13.0	12.0
$8,000–11,999	63.0	45.7	7.3	43.7	50.4	18.6	17.9
$12,000–15,999	67.0	47.9	8.1	51.1	56.4	19.0	23.4
$16,000 or more	57.5	40.6	12.2	41.8	43.1	8.3	29.4
Gender							
Male	53.4	38.2	4.6	34.5	40.5	12.8	15.3
Female	56.8	42.1	6.5	36.6	45.0	15.7	16.2
Race–ethnicity							
White, non-Hispanic	53.2	36.8	4.9	34.9	39.9	13.4	14.3
Black, non-Hispanic	70.8	57.8	9.1	49.1	61.7	17.2	19.4
Hispanic	61.1	53.0	7.3	32.8	52.7	18.3	22.6
Asian/Pacific Islander	48.8	39.4	7.1	27.9	40.1	17.8	17.7
American Indian/Alaskan Native	68.4	59.7	5.4	42.2	53.8	17.8	22.7
Age as of 12/31/95							
18 years or younger	66.9	52.2	7.7	38.8	50.3	20.5	24.1
19–23 years	56.4	39.6	6.8	37.6	44.7	15.0	17.5
24–29 years	53.1	40.7	4.0	37.8	45.4	12.4	11.6
30–39 years	47.2	36.3	1.9	28.8	34.0	12.3	8.4
40 years or older	42.9	31.8	1.6	17.8	21.9	6.7	7.7
Dependency status							
Dependent	56.3	39.5	6.8	36.6	43.5	15.1	18.6
Independent	53.4	41.6	3.7	34.1	42.0	13.1	10.9
No dependents, unmarried	51.1	38.0	4.0	36.5	42.0	13.1	10.7
No dependents, married	43.6	25.9	1.9	23.8	29.2	7.2	10.9
With dependents	60.6	53.1	4.1	36.1	47.9	15.8	11.1

Table 3.6a—Percentage of undergraduates in public 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1995–96—Continued

	Any aid	Any grants	Any work-study	Any loans[1]	Any federal aid[2]	Any state aid	Any institution aid
Dependency and 1994 income							
Dependent							
Less than $20,000	77.2	72.2	11.2	46.2	69.2	29.5	25.4
$20,000–39,999	70.3	59.0	10.3	49.6	60.3	23.9	24.2
$40,000–59,999	56.1	31.8	6.2	39.7	41.5	12.5	18.2
$60,000–79,999	48.4	23.5	4.1	30.1	30.7	7.3	15.5
$80,000–99,999	40.2	15.8	3.1	25.7	26.5	4.4	11.7
$100,000 or more	25.7	13.9	1.9	10.9	12.0	3.3	9.3
Independent							
Less than $10,000	72.7	66.1	8.0	52.9	67.9	23.2	17.3
$10,000–19,999	55.8	37.8	2.3	38.6	46.2	13.0	11.0
$20,000–29,999	46.9	34.1	1.5	27.1	33.2	8.5	7.9
$30,000–49,999	36.1	22.0	1.3	17.7	19.2	6.0	5.9
$50,000 or more	29.2	17.7	0.2	7.5	7.4	1.2	3.8
Income percentile rank							
Lowest quartile	75.3	69.7	10.2	49.1	68.5	26.5	22.3
Middle quartiles	55.5	37.1	5.0	38.1	42.7	13.6	15.4
Highest quartile	35.1	17.6	2.3	17.8	18.4	3.9	10.0
Undergraduate class level							
First-year beginning	69.2	54.2	7.5	41.3	52.7	20.6	23.5
Other first year	44.3	32.9	3.7	26.9	34.0	12.5	9.2
Second year	55.8	41.1	7.1	36.1	45.0	16.8	14.3
Third year	56.3	40.2	5.3	38.6	44.5	13.7	15.9
Fourth year or more	54.2	38.2	5.2	36.2	42.1	12.0	16.9
Unclassified	34.1	22.3	1.2	14.9	15.8	3.6	4.2
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	100.0	72.9	10.2	64.5	77.7	26.0	28.5
Grant status							
No grants	25.0	†	1.9	20.9	21.1	0.9	2.4
Received grants	100.0	100.0	11.1	57.6	75.3	34.3	35.5
Loan status							
No loans	30.4	26.6	2.5	†	11.7	8.1	11.9
Received loans[1]	100.0	65.0	11.3	100.0	99.4	25.6	22.6

†Not applicable.

[1] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

[2] Excludes veterans' benefits.

[3] Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.6b—Average amount of financial aid received by aided undergraduates in public 4-year institutions according to type and source of aid, by student characteristics: 1995–96

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total federal aid amount[2]	Total state aid amount	Total institution aid amount
Total	$5,244	$2,587	$1,435	$4,153	$4,902	$1,691	$2,171
Attendance pattern							
Full-time, full-year	6,012	3,020	1,375	4,352	5,294	1,861	2,362
Full-time, part-year	3,498	1,693	1,505	2,887	3,235	1,013	1,684
Part-time, full-year	4,421	1,913	1,707	4,320	4,800	1,322	1,591
Part-time, part-year	2,087	920	—	3,107	2,946	756	846
Local residence							
On campus	5,964	3,133	1,404	3,610	5,037	1,844	2,619
Off campus	5,314	2,338	1,490	4,646	5,280	1,617	1,947
With parents/other relatives	3,926	2,456	1,340	3,409	3,548	1,625	1,894
Tuition and fees[3]							
Less than $500	893	466	—	—	2,232	—	351
$500–999	2,279	1,179	—	2,804	2,684	562	812
$1,000–1,999	4,068	2,063	1,528	3,643	4,025	1,209	1,433
$2,000–3,999	5,587	2,598	1,494	4,388	5,203	1,684	1,790
$4,000–7,999	6,863	3,645	1,393	4,394	5,556	2,384	3,030
$8,000 or more	8,698	4,597	1,125	4,718	7,252	1,821	4,926
Price of attendance[3]							
Less than $4,000	929	661	—	1,837	1,619	582	520
$4,000–7,999	3,328	1,916	1,208	2,935	3,193	1,100	1,400
$8,000–11,999	5,448	2,580	1,378	4,256	5,104	1,733	1,718
$12,000–15,999	7,546	3,620	1,664	4,953	6,300	2,378	3,083
$16,000 or more	9,716	4,883	1,666	5,683	8,020	1,924	4,944
Gender							
Male	5,353	2,580	1,509	4,201	5,045	1,689	2,302
Female	5,157	2,592	1,390	4,114	4,792	1,692	2,066
Race–ethnicity							
White, non-Hispanic	5,098	2,312	1,455	4,247	5,025	1,546	2,093
Black, non-Hispanic	5,619	2,979	1,199	3,770	4,782	1,662	2,641
Hispanic	5,229	3,017	1,403	3,950	4,166	1,897	1,933
Asian/Pacific Islander	5,960	3,672	1,635	3,970	4,708	2,578	2,339
American Indian/Alaskan Native	6,204	3,422	—	4,250	5,248	—	2,394
Age as of 12/31/95							
18 years or younger	5,070	3,092	1,230	2,828	4,251	1,857	2,509
19–23 years	5,284	2,775	1,391	3,963	4,754	1,773	2,347
24–29 years	5,825	2,133	1,683	5,057	5,470	1,447	1,429
30–39 years	5,181	1,995	—	5,369	5,821	1,278	1,429
40 years or older	3,487	1,665	—	4,557	4,864	1,519	1,033
Dependency status							
Dependent	5,172	2,858	1,351	3,670	4,609	1,829	2,415
Independent	5,374	2,148	1,698	5,033	5,418	1,420	1,461
No dependents, unmarried	5,694	2,069	1,731	5,065	5,531	1,572	1,376
No dependents, married	4,608	1,802	—	5,462	5,049	1,319	1,836
With dependents	5,314	2,295	1,498	4,863	5,406	1,291	1,386

Table 3.6b—Average amount of financial aid received by aided undergraduates in public 4-year institutions according to type and source of aid, by student characteristics: 1995–96—Continued

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total federal aid amount[2]	Total state aid amount	Total institution aid amount
Dependency and 1994 income							
Dependent							
Less than $20,000	$6,088	$3,792	$1,361	$3,550	$4,544	$2,109	$2,796
$20,000–39,999	5,500	2,678	1,332	3,751	4,475	1,776	2,249
$40,000–59,999	4,707	2,224	1,431	3,608	4,465	1,468	2,381
$60,000–79,999	4,368	2,220	1,377	3,721	4,735	1,649	2,261
$80,000–99,999	4,672	1,973	—	3,670	5,343	1,898	2,054
$100,000 or more	4,372	2,397	—	3,946	5,667	2,066	2,544
Independent							
Less than $10,000	6,465	2,536	1,681	4,960	5,608	1,524	1,557
$10,000–19,999	5,573	2,157	—	5,339	5,506	1,315	1,554
$20,000–29,999	4,496	1,605	—	4,802	4,770	1,008	1,329
$30,000–49,999	3,678	1,262	—	5,116	4,997	1,480	1,096
$50,000 or more	2,047	938	—	4,491	4,555	—	—
Income percentile rank							
Lowest quartile	6,203	3,204	1,461	4,214	5,007	1,889	2,244
Middle quartiles	4,967	2,161	1,416	4,128	4,737	1,472	2,110
Highest quartile	4,071	1,911	1,397	4,087	5,249	1,840	2,191
Undergraduate class level							
First-year beginning	4,897	2,966	1,240	2,794	4,108	1,827	2,401
Other first year	4,393	2,470	1,276	3,144	4,027	1,499	2,439
Second year	5,181	2,662	1,424	3,781	4,593	1,793	2,337
Third year	5,767	2,600	1,529	4,825	5,514	1,717	2,071
Fourth year or more	5,502	2,373	1,544	4,917	5,405	1,576	1,954
Unclassified	3,352	1,178	—	4,966	5,607	—	—
Grant status							
No grants	4,573	†	1,497	4,059	4,802	2,338	1,604
Received grants	5,493	2,587	1,419	4,203	4,943	1,666	2,227
Loan status							
No loans	2,808	2,589	1,407	†	2,095	1,749	2,390
Received loans[4]	6,583	2,585	1,446	4,153	5,496	1,658	1,962

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes PLUS loans.

[2] Excludes veterans' benefits.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.7a—Percentage of undergraduates in public 2-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1995–96

	Any aid	Any grants	Any work-study	Any loans[1]	Any federal aid[2]	Any state aid	Any institution aid
Total	32.8	27.6	1.5	6.3	18.1	6.1	8.2
Attendance pattern							
Full-time, full-year	52.6	44.6	5.7	15.8	38.3	14.9	15.4
Full-time, part-year	38.9	31.4	0.4	5.0	23.6	7.4	7.8
Part-time, full-year	36.1	30.9	1.3	7.7	19.9	6.6	10.0
Part-time, part-year	19.8	16.6	0.2	1.6	6.2	1.7	3.9
Local residence							
On campus	42.1	38.5	4.5	13.2	27.9	4.4	17.9
Off campus	32.6	27.5	1.4	6.2	17.1	5.7	7.0
With parents/other relatives	32.7	27.3	1.5	6.2	19.5	7.2	10.3
Tuition and fees[3]							
Less than $500	23.6	20.6	0.5	1.9	8.8	1.9	8.1
$500–999	38.6	31.6	1.7	8.2	25.1	7.5	5.0
$1,000–1,999	56.1	47.6	4.4	17.0	39.4	17.2	13.0
$2,000–3,999	54.0	40.4	4.0	20.1	39.7	22.2	9.9
$4,000–7,999	—	—	—	—	—	—	—
$8,000 or more	—	—	—	—	—	—	—
Price of attendance[3]							
Less than $4,000	22.1	19.3	0.1	1.0	7.3	2.4	4.7
$4,000–7,999	43.0	35.9	2.7	9.9	27.7	9.9	12.4
$8,000–11,999	51.2	41.0	4.2	20.6	38.9	12.3	12.5
$12,000–15,999	64.5	50.2	2.8	25.4	40.1	14.7	12.2
$16,000 or more	—	—	—	—	—	—	—
Gender							
Male	28.4	23.6	1.0	4.4	12.2	4.1	7.4
Female	36.1	30.6	1.8	7.7	22.4	7.6	8.8
Race–ethnicity							
White, non-Hispanic	29.3	24.0	0.9	6.6	14.7	5.2	6.6
Black, non-Hispanic	49.9	43.6	3.4	8.3	31.3	11.9	11.5
Hispanic	35.3	31.7	2.6	3.4	22.3	4.9	12.0
Asian/Pacific Islander	25.4	22.6	1.9	2.6	14.3	5.0	13.1
American Indian/Alaskan Native	49.0	36.3	2.3	11.8	32.3	12.8	7.9
Age as of 12/31/95							
18 years or younger	32.3	28.2	2.1	5.3	18.6	8.4	14.0
19–23 years	31.0	26.0	1.7	7.1	20.8	6.3	9.0
24–29 years	37.1	31.2	1.6	9.2	20.7	6.2	7.7
30–39 years	37.3	31.7	1.4	4.9	16.9	6.9	6.1
40 years or older	26.6	21.9	0.7	3.2	10.5	3.8	6.7

Table 3.7a—Percentage of undergraduates in public 2-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1995–96—Continued

	Any aid	Any grants	Any work-study	Any loans[1]	Any federal aid[2]	Any state aid	Any institution aid
Dependency status							
Dependent	26.4	21.7	1.4	6.4	16.3	5.7	9.2
Independent	36.7	31.2	1.5	6.2	19.2	6.4	7.7
No dependents, unmarried	29.8	22.1	0.8	6.7	13.5	3.7	8.0
No dependents, married	26.1	21.7	0.4	2.5	7.8	2.0	6.7
With dependents	44.8	40.3	2.4	7.3	26.9	9.8	7.8
Dependency and 1994 income							
Dependent							
Less than $20,000	49.3	47.4	4.5	6.6	41.0	13.3	12.7
$20,000–39,999	32.0	27.2	1.3	8.6	20.4	7.3	11.5
$40,000–59,999	19.5	13.0	0.4	7.1	8.1	4.2	7.9
$60,000–79,999	15.6	10.2	0.4	5.4	5.8	1.0	7.9
$80,000–99,999	10.1	6.7	0.3	0.9	0.6	0.6	5.0
$100,000 or more	10.3	5.1	0.0	3.9	3.9	0.0	3.1
Independent							
Less than $10,000	54.5	48.7	4.5	11.6	41.5	13.5	15.1
$10,000–19,999	39.1	32.6	1.3	8.9	23.9	7.7	9.1
$20,000–29,999	31.3	27.9	0.3	3.0	12.0	4.4	5.3
$30,000–49,999	28.1	21.2	0.4	3.4	6.2	2.3	2.9
$50,000 or more	21.6	17.5	0.0	0.9	0.9	0.8	2.5
Income percentile rank							
Lowest quartile	51.6	48.0	4.1	9.1	39.8	13.5	15.2
Middle quartiles	30.3	24.4	1.0	7.0	15.8	5.2	7.4
Highest quartile	20.4	15.5	0.1	1.9	2.3	1.2	3.4
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	100.0	84.2	4.5	19.2	55.1	18.7	25.1
Grant status							
No grants	7.2	†	0.2	3.2	3.2	0.6	0.8
Received grants	100.0	100.0	4.9	14.5	57.2	20.6	27.6
Loan status							
No loans	28.3	25.2	1.2	†	12.8	4.9	7.5
Received loans[4]	100.0	63.6	5.5	100.0	97.2	24.4	19.5

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes PLUS loans.

[2] Excludes veterans' benefits.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.7b—Average amount of financial aid received by aided undergraduates in public 2-year institutions according to type and source of aid, by student characteristics: 1995–96

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total federal aid amount[2]	Total state aid amount	Total institution aid amount
Total	$1,890	$1,255	$1,347	$2,739	$2,294	$815	$571
Attendance pattern							
Full-time, full-year	3,108	2,044	1,252	2,935	2,935	1,011	972
Full-time, part-year	1,431	1,072	—	2,199	1,450	623	599
Part-time, full-year	1,845	1,196	1,648	2,829	2,439	709	354
Part-time, part-year	865	543	—	2,056	1,238	679	326
Local residence							
On campus	2,379	1,474	—	—	2,588	—	—
Off campus	1,909	1,183	1,445	3,048	2,458	781	497
With parents/other relatives	1,814	1,389	1,226	2,135	1,959	869	623
Tuition and fees[3]							
Less than $500	1,066	764	—	2,099	1,621	674	291
$500–999	1,903	1,300	1,503	2,618	2,170	636	539
$1,000–1,999	2,771	1,789	1,281	2,854	2,750	890	969
$2,000–3,999	3,567	2,355	—	3,384	3,107	1,058	—
$4,000–7,999	—	—	—	—	—	—	—
$8,000 or more	—	—	—	—	—	—	—
Price of attendance[3]							
Less than $4,000	660	594	—	1,356	1,030	587	276
$4,000–7,999	2,217	1,558	1,259	2,378	2,282	864	677
$8,000–11,999	3,605	1,855	—	3,652	3,536	824	717
$12,000–15,999	3,448	—	—	—	—	—	—
$16,000 or more	—	—	—	—	—	—	—
Gender							
Male	1,783	1,138	1,229	2,373	2,173	877	568
Female	1,953	1,321	1,394	2,894	2,341	791	572
Race–ethnicity							
White, non-Hispanic	1,837	1,149	1,190	2,718	2,332	782	734
Black, non-Hispanic	2,098	1,373	1,707	2,886	2,352	729	430
Hispanic	1,671	1,362	—	—	2,050	846	311
Asian/Pacific Islander	1,959	1,558	—	—	2,169	—	327
American Indian/Alaskan Native	2,779	1,905	—	—	2,743	—	—
Age as of 12/31/95							
18 years or younger	1,862	1,552	—	2,114	1,968	859	899
19–23 years	1,923	1,453	1,144	2,252	2,080	913	627
24–29 years	2,158	1,109	—	3,198	2,669	597	353
30–39 years	1,721	1,142	—	3,124	2,391	798	619
40 years or older	1,630	1,025	—	3,148	2,343	711	349

Table 3.7b—Average amount of financial aid received by aided undergraduates in public 2-year institutions according to type and source of aid, by student characteristics: 1995–96—Continued

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total federal aid amount[2]	Total state aid amount	Total institution aid amount
Dependency status							
Dependent	$1,866	$1,443	$984	$2,144	$2,055	$942	$785
Independent	1,901	1,176	1,544	3,108	2,415	748	416
No dependents, unmarried	1,908	912	—	3,323	2,589	780	381
No dependents, married	1,268	910	—	—	1,789	—	—
With dependents	2,034	1,318	1,590	3,064	2,428	729	353
Dependency and 1994 income							
Dependent							
Less than $20,000	2,279	1,897	987	2,244	2,122	978	651
$20,000–39,999	1,744	1,298	—	1,986	1,835	866	708
$40,000–59,999	1,606	916	—	2,028	2,097	995	830
$60,000–79,999	1,605	810	—	—	—	—	—
$80,000–99,999	—	—	—	—	—	—	—
$100,000 or more	—	—	—	—	—	—	—
Independent							
Less than $10,000	2,493	1,583	1,564	3,284	2,551	776	382
$10,000–19,999	2,029	1,239	—	2,830	2,337	687	363
$20,000–29,999	1,463	886	—	—	1,850	717	—
$30,000–49,999	1,340	617	—	—	2,676	—	—
$50,000 or more	830	592	—	—	—	—	—
Income percentile rank							
Lowest quartile	2,316	1,677	1,362	2,679	2,285	865	471
Middle quartiles	1,843	1,078	1,348	2,812	2,307	755	606
Highest quartile	1,005	630	—	—	2,225	—	821
Grant status							
No grants	2,045	†	—	2,580	2,614	923	493
Received grants	1,862	1,255	1,393	2,831	2,247	807	577
Loan status							
No loans	1,378	1,179	1,314	†	1,547	834	595
Received loans[4]	4,043	1,700	—	2,739	3,747	757	433

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes PLUS loans.

[2] Excludes veterans' benefits.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.8a—Percentage of undergraduates in private, not-for-profit 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1995–96

	Any aid	Any grants	Any work-study	Any loans[1]	Any federal aid[2]	Any state aid	Any institution aid
Total	70.7	60.8	17.4	44.8	50.8	22.2	43.5
Attendance pattern							
Full-time, full-year	80.4	71.9	26.1	56.8	62.9	28.5	58.1
Full-time, part-year	62.4	53.7	9.2	38.3	46.4	22.2	33.2
Part-time, full-year	59.7	47.1	4.3	28.4	34.7	14.9	21.2
Part-time, part-year	46.2	35.5	1.4	13.1	17.2	4.7	15.4
Local residence							
On campus	81.4	72.7	33.3	61.5	65.5	26.2	64.2
Off campus	60.7	49.9	6.7	31.7	36.9	15.6	28.4
With parents/other relatives	74.1	64.4	11.6	43.8	56.3	31.7	39.2
Tuition and fees[3]							
Less than $500	34.6	23.5	0.5	4.3	5.7	1.0	5.1
$500–999	40.4	31.6	0.0	5.4	9.9	3.1	8.8
$1,000–1,999	47.5	41.0	1.8	11.7	21.4	5.2	13.9
$2,000–3,999	67.1	57.4	6.3	28.0	41.5	14.7	22.5
$4,000–7,999	77.9	64.2	12.4	52.6	59.3	28.2	40.3
$8,000 or more	77.2	68.7	26.7	56.9	60.5	28.3	60.1
Price of attendance[3]							
Less than $4,000	36.5	29.6	0.4	3.3	7.4	2.7	9.0
$4,000–7,999	63.3	53.3	6.9	27.7	42.9	13.4	16.3
$8,000–11,999	73.3	59.6	7.8	38.5	46.4	18.5	35.1
$12,000–15,999	81.3	70.0	13.3	55.1	61.3	33.3	50.9
$16,000 or more	77.0	68.9	28.7	57.7	61.2	27.6	60.4
Gender							
Male	68.4	58.2	15.9	43.2	48.7	21.4	42.2
Female	72.3	62.8	18.5	46.0	52.4	22.9	44.5
Race–ethnicity							
White, non-Hispanic	69.8	59.8	17.5	44.4	47.9	21.9	47.0
Black, non-Hispanic	79.7	68.1	15.0	54.7	62.5	27.0	36.2
Hispanic	77.9	69.0	19.0	42.1	66.0	24.5	28.9
Asian/Pacific Islander	57.5	49.3	19.2	37.0	42.3	16.3	42.0
American Indian/Alaskan Native	55.9	48.4	16.6	46.5	49.2	18.5	39.0
Age as of 12/31/95							
18 years or younger	80.1	73.1	28.4	56.7	64.3	24.8	59.4
19–23 years	73.2	63.5	22.5	50.3	56.0	25.1	52.0
24–29 years	65.3	51.5	5.6	39.9	46.3	20.0	26.8
30–39 years	62.9	53.5	3.5	28.1	33.9	14.8	20.1
40 years or older	57.8	47.3	2.9	19.8	25.3	13.1	18.9
Dependency status							
Dependent	73.9	65.0	24.0	51.3	57.0	24.8	54.1
Independent	64.7	53.2	5.4	32.9	39.5	17.6	24.1
No dependents, unmarried	62.2	48.1	7.6	38.0	42.0	20.3	26.3
No dependents, married	60.1	46.7	3.2	24.5	27.7	9.2	26.1
With dependents	68.7	60.1	4.3	32.0	42.0	18.7	21.5

Table 3.8a—Percentage of undergraduates in private, not-for-profit 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1995–96—Continued

	Any aid	Any grants	Any work-study	Any loans[1]	Any federal aid[2]	Any state aid	Any institution aid
Dependency and 1994 income							
Dependent							
Less than $20,000	85.0	81.2	27.9	58.6	75.6	37.0	49.9
$20,000–39,999	90.0	83.2	35.2	67.4	73.8	39.8	69.6
$40,000–59,999	79.0	69.9	30.4	58.1	61.6	29.7	64.3
$60,000–79,999	69.3	58.2	19.9	48.2	50.0	15.7	55.8
$80,000–99,999	63.7	49.0	15.6	41.4	43.3	9.3	46.1
$100,000 or more	45.2	34.1	6.8	22.7	24.3	5.0	28.8
Independent							
Less than $10,000	79.6	72.2	14.1	50.2	65.3	32.5	36.7
$10,000–19,999	68.8	53.8	3.7	38.9	45.5	20.7	28.8
$20,000–29,999	58.1	46.9	3.6	33.4	39.1	15.9	20.0
$30,000–49,999	57.6	43.5	1.1	23.7	25.4	10.3	17.4
$50,000 or more	52.2	41.1	0.8	11.6	11.6	2.3	11.9
Income percentile rank							
Lowest quartile	83.8	78.9	24.3	56.9	71.8	36.3	47.7
Middle quartiles	74.8	64.3	20.5	50.7	55.4	25.6	50.3
Highest quartile	55.0	42.5	7.9	27.4	28.9	7.1	30.7
Undergraduate class level							
First-year beginning	82.5	73.7	26.9	58.1	65.6	26.6	58.5
Other first year	60.7	50.2	9.4	30.1	38.1	14.9	29.3
Second year	73.6	62.9	19.8	49.0	55.3	24.9	46.6
Third year	72.4	63.2	19.1	47.6	53.0	25.0	47.2
Fourth year or more	66.9	57.1	14.7	42.7	47.3	21.4	39.6
Unclassified	60.7	49.2	3.7	19.6	18.0	7.5	26.1
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	100.0	86.1	24.6	63.4	71.9	31.5	61.6
Grant status							
No grants	25.1	†	1.6	18.3	18.7	0.6	4.4
Received grants	100.0	100.0	27.6	61.8	71.5	36.2	68.7
Loan status							
No loans	46.8	42.0	4.1	†	11.5	9.6	26.8
Received loans[4]	100.0	84.0	33.9	100.0	99.3	37.8	64.1

†Not applicable.

[1] Excludes PLUS loans.

[2] Excludes veterans' benefits.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.8b—Average amount of financial aid received by aided undergraduates in private, not-for-profit 4-year institutions according to type and source of aid, by student characteristics: 1995–96

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total federal aid amount[2]	Total state aid amount	Total institution aid amount
Total	$8,944	$5,442	$1,376	$4,610	$6,078	$2,092	$5,166
Attendance pattern							
Full-time, full-year	10,875	6,575	1,399	4,683	6,569	2,249	5,830
Full-time, part-year	5,640	3,023	1,075	3,845	4,146	1,341	2,744
Part-time, full-year	5,719	3,077	1,306	5,293	5,695	1,852	2,828
Part-time, part-year	2,643	1,663	—	3,565	3,432	1,334	1,434
Local residence							
On campus	11,591	7,193	1,410	4,265	6,506	2,245	6,299
Off campus	6,949	3,990	1,410	5,348	6,044	1,946	3,892
With parents/other relatives	6,991	4,155	1,111	4,211	5,033	2,008	3,595
Tuition and fees[3]							
Less than $500	1,107	709	—	—	—	—	—
$500–999	1,850	1,440	—	—	2,463	—	—
$1,000–1,999	2,416	1,664	—	3,075	2,755	991	1,340
$2,000–3,999	3,641	2,172	656	3,364	3,766	930	1,283
$4,000–7,999	6,871	3,644	1,124	4,506	5,450	1,802	2,700
$8,000 or more	11,924	7,228	1,458	4,883	6,956	2,377	6,212
Price of attendance[3]							
Less than $4,000	1,207	1,059	—	1,823	1,599	541	913
$4,000–7,999	3,165	2,016	553	2,713	3,123	693	1,323
$8,000–11,999	4,827	2,576	947	4,088	4,592	1,435	1,841
$12,000–15,999	8,133	4,599	1,323	4,737	5,918	1,989	3,512
$16,000 or more	12,562	7,581	1,474	4,979	7,180	2,472	6,552
Gender							
Male	8,920	5,342	1,321	4,552	6,098	2,080	5,073
Female	8,961	5,512	1,412	4,652	6,063	2,100	5,234
Race–ethnicity							
White, non-Hispanic	8,991	5,364	1,367	4,679	6,204	2,109	4,973
Black, non-Hispanic	8,919	5,330	1,473	4,581	6,370	1,949	5,289
Hispanic	6,749	4,178	1,138	4,183	4,760	1,738	4,651
Asian/Pacific Islander	12,070	8,684	1,636	4,463	6,494	2,896	7,213
American Indian/Alaskan Native	13,524	—	—	—	—	—	—
Age as of 12/31/95							
18 years or younger	10,463	6,836	1,235	3,356	5,600	2,187	6,200
19–23 years	10,057	6,146	1,436	4,534	6,235	2,099	5,563
24–29 years	6,975	3,579	1,068	5,852	6,219	2,018	2,889
30–39 years	5,459	2,841	1,294	5,777	5,959	1,965	2,120
40 years or older	4,804	2,829	—	5,625	5,531	2,074	2,002
Dependency status							
Dependent	10,245	6,401	1,396	4,209	6,091	2,109	5,789
Independent	6,232	3,306	1,214	5,752	6,043	2,046	2,615
No dependents, unmarried	7,612	3,933	1,164	6,143	6,710	2,165	3,305
No dependents, married	5,182	3,033	—	5,674	5,595	1,566	2,326
With dependents	5,542	2,966	1,229	5,384	5,597	2,028	2,040

Table 3.8b—Average amount of financial aid received by aided undergraduates in private, not-for-profit 4-year institutions according to type and source of aid, by student characteristics: 1995–96 —Continued

	Total aid amount	Total grant amount	Total work-study amount	Total loan amount[1]	Total federal aid amount[2]	Total state aid amount	Total institution aid amount
Dependency and 1994 income							
Dependent							
Less than $20,000	$10,374	$6,906	$1,395	$4,011	$6,045	$2,239	$5,900
$20,000–39,999	11,516	7,377	1,412	4,396	6,239	2,529	6,079
$40,000–59,999	10,866	6,559	1,388	4,287	5,837	1,872	6,194
$60,000–79,999	9,733	5,687	1,290	4,224	5,946	1,396	5,509
$80,000–99,999	8,586	5,037	1,418	3,846	5,781	1,682	5,290
$100,000 or more	7,630	4,130	1,663	4,194	7,213	1,531	4,590
Independent							
Less than $10,000	8,375	4,273	1,125	5,881	6,501	2,234	3,190
$10,000–19,999	6,174	2,945	—	5,776	5,895	1,873	2,638
$20,000–29,999	5,527	2,355	—	5,319	5,542	1,953	1,606
$30,000–49,999	5,004	2,841	—	5,874	5,507	1,698	2,274
$50,000 or more	3,715	2,770	—	5,611	5,590	—	1,922
Income percentile rank							
Lowest quartile	9,995	6,181	1,336	4,704	6,350	2,329	5,167
Middle quartiles	9,341	5,560	1,387	4,640	5,892	2,013	5,407
Highest quartile	6,996	4,185	1,429	4,390	6,099	1,615	4,595
Undergraduate class level							
First-year beginning	9,813	6,427	1,247	3,403	5,462	2,145	5,803
Other first year	6,382	4,055	1,264	3,927	5,092	1,832	4,126
Second year	9,268	5,819	1,359	4,284	5,959	2,096	5,396
Third year	9,941	5,633	1,488	5,371	6,896	2,154	5,197
Fourth year or more	9,038	5,150	1,476	5,652	6,547	2,128	4,947
Unclassified	4,393	2,714	—	4,148	6,575	—	3,283
Grant status							
No grants	6,262	†	1,563	4,754	6,293	—	5,288
Received grants	9,378	5,442	1,370	4,583	6,041	2,074	5,161
Loan status							
No loans	4,858	4,287	1,397	†	2,428	1,897	4,658
Received loans[4]	11,304	6,155	1,373	4,610	6,598	2,152	5,429

—Sample size too small for a reliable estimate.

†Not applicable.

[1] Excludes PLUS loans.

[2] Excludes veterans' benefits.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Section 4: Net Price and Need

Net Price

- The net price of attendance is the student's total price of attendance minus the total amount of financial aid received. It is a measure of the estimated amount that students and their families pay to meet the current year's educational expenses remaining after financial aid, if any. Since student loans must eventually be repaid with interest, it is not a measure of the ultimate price to those students with loans. For students who received no financial aid (about half of the total), the net price is the same as the price of attendance. The net price and need tables in this section are based on the estimated price of attendance as reported by the institutions in the student budgets used to determine financial aid need. They are not strictly comparable to the tables in the NPSAS:93 undergraduate financing descriptive report, which were based on estimates from student-reported expenses (see notes to compendium section 2 of this report).

- There are a variety of net price measures. In addition to total price of attendance minus total financial aid (tables 4.1a, 4.1e, 4.1f, and 4.1g), these measures include total price of attendance minus grant aid only (table 4.1b), total price of attendance minus federal grant aid only (table 4.1c), and tuition and fees minus grant aid only (table 4.1d).

- The average net price after all financial aid in 1995–96 was $5,100 for all undergraduates at all institutions. The average for those who received no financial aid was $5,500; for those who received financial aid, the average net price was $4,700 (table 4.1a).

- The average net price varied directly with the price of attendance (table 4.1a). For example, students with a total price of attendance under $4,000 had an average net price of $1,400, while students with a total price of attendance over $16,000 had an average net price of $12,600 (table 4.1a).

- Students attending private, not-for-profit 4-year doctorate-granting institutions had a higher net price ($11,400) than students attending any other type of institution (table 4.1a).

- Among all dependent students, average net price increased as family income increased. Among all independent students, however, there was no correlation between income and net price (table 4.1a).

- Using a more restricted measure of net price, the total price of attendance minus grant aid only was $6,500 for all students. This net price measure was somewhat higher for students who received grants ($6,900) than for those who did not ($6,200) (table 4.1b).

- Using another more restricted measure of net price, the total price of attendance minus all federal grants only (Pell and SEOG grants) was $7,200 for all students (table 4.1c).
- The average net tuition (tuition and fees minus grant aid) for all students was $2,000. Among low-income (less than $20,000) dependent students at private, not-for-profit doctorate-granting institutions, the net tuition was $6,200 (table 4.1d); their tuition before grant aid was $12,900 (table 2.2a).
- The average net price (total price of attendance less total aid) for dependent undergraduates attending 4-year institutions was $5,100 for low-income (less than $20,000) students; it was more than double that amount ($12,700) for high-income ($100,000 or more) dependent students (table 4.1e).
- The average net price of low-income (less than $20,000) dependent students was $3,600 for those who received grant aid; it was $6,100 for those low-income dependents who did not receive such aid (table 4.1e).
- There was no difference in the average net price (about $3,800) between independent students who received grant aid and those who did not receive grants. There was also no difference in the average net price (about $4,100) of independent students aged 24 to 29 and those younger than 24 (table 4.1f).
- Among full-time, full-year undergraduates, the net price was directly related to family income for both dependent and independent students (table 4.1g).
- The average net price for all full-time, full-year students who received financial aid was $5,900; the net price for those who received no financial aid ($11,400) was nearly twice as much (table 4.1g).

Financial Aid Need

- With the exception of unsubsidized Stafford loans to students, PLUS loans to parents, and some very small merit-based grant programs, all federal financial aid programs are need based. The amount of need-based aid for which a student is eligible is determined by subtracting the federal expected family contribution (EFC) from the price of attendance as estimated by the postsecondary institution in a student budget, which includes tuition and fees, books and supplies, and allowances for room and board and other normal living expenses (see notes to compendium section 2 above).
- The federal EFC is a measure of the family's ability to pay for postsecondary education that is calculated from the information provided on the Free Federal Application for Student Aid (FAFSA). The information is used to determine the student's dependency status and to calculate an EFC based on family income, family size, the number of family members in postsecondary education, and some family assets under certain circumstances (a major change in the EFC formula since 1993 is that home equity is no longer included in calculating a contribution from assets). For dependent students, the income and other circumstances of the parents have primary consideration, but the student's savings and prior year's earnings are also considered. For independent students (all those aged 24 or older and some other categories of students), the parents' finances

are not considered, but the income of a spouse is taken into account. There are separate formulas for independent students who are unmarried without dependents, married without dependents, and those with dependents (married or unmarried).

- The EFC is highly correlated with family income for both dependent and independent students. For example, the average EFC for dependent students from families with incomes of less than $20,000 a year was $1,000, compared to $27,500 for dependent students from families with incomes of $100,000 or more. Similarly, independent students with incomes of $10,000 or less were expected to contribute $650, while those with incomes of $50,000 or more were expected to contribute an average of $21,100 (table 4.2).
- The EFC is based on the financial circumstances of the student and the student's family, and is determined independently of tuition or the price of attendance. There is a very low correlation between price of attendance and the EFC (table 4.2).
- Hispanic and non-Hispanic, black students had lower EFCs (ranging from $4,100–4,900) than either white, non-Hispanics or Asian/Pacific Islanders ($8,400 and $7,200, respectively) (table 4.2).
- Students between the ages of 24 and 29, who are all independent by definition, had a lower average EFC ($4,700) than that of any other age group (table 4.2).
- The average EFC for students who received no financial aid was nearly $10,000; for those who received financial aid, the average EFC was $4,800 (table 4.2).
- Financial aid need is determined by subtracting the EFC from the estimated price of attendance. Somewhat more than half (56 percent) of all undergraduates and three-fourths (77 percent) of full-time, full-year students had need (that is, their price of attendance was higher than their EFC) (table 4.3a).
- Not unexpectedly, financial need varied directly with family income and the price of attendance. About 90 percent of students in the lowest income quartile had need, compared to 18 percent of students in the highest income quartile. Eighty-seven percent of students with a price of attendance of $16,000 or more had some financial need, compared to less than one-fourth (23 percent) of students with a price of attendance under $4,000 (table 4.3a).
- Financial need for federal aid varied by race–ethnicity. For example, 70 percent of black, non-Hispanic students had financial need, compared to 51 percent of white, non-Hispanic students. However, among students with need, the average amount of need for both blacks and whites was about $7,000 (tables 4.3a and 4.3b).
- Fifty-six percent of undergraduates had financial need before receiving aid, and 46 percent still had remaining need after receiving financial aid. The average amount of need before aid was $7,000; for those who still had remaining need after financial aid, the average need was $4,200 (tables 4.3a, 4.3b, 4.4a, and 4.4b).
- Financial need, both before and after receipt of aid, varied by the total price of attendance. Before receiving aid, 87 percent of students with total price over $16,000 had

financial need, compared to 23 percent of students with total price under $4,000. After receiving aid, the percentage with remaining need dropped to 68 percent for those with total price of attendance over $16,000 (68 percent), but remained similar for those with total price of attendance under $4,000 (20 percent) (tables 4.3a and 4.4a).

- Sixty-nine percent of all undergraduates with need received financial aid. Those who were charged less than $500 for tuition and fees were the least likely (45 percent) to receive any aid (table 4.5a).
- The average amount of aid received by students with need was $5,700. The average aid award for undergraduates with need whose price of attendance was over $16,000 was $12,200, while the average aid award for undergraduates with need whose price of attendance was below $4,000 was $1,100 (table 4.5b).

Table 4.1a—Average net price (total price of attendance less total aid) of postsecondary education among undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$3,264	$5,032	$6,441	$7,232	$11,436	$6,523	$5,106
Attendance pattern							
Full-time, full-year	5,631	5,980	7,442	8,864	14,151	8,537	7,645
Full-time, part-year	3,394	4,090	4,800	5,569	7,952	5,376	4,365
Part-time, full-year	4,297	5,680	6,828	6,529	8,675	7,455	5,164
Part-time, part-year	1,343	2,137	2,489	2,621	2,846	3,944	1,696
Local residence							
On campus	3,080	5,019	6,569	8,640	13,608	7,465	7,619
Off campus	2,979	4,928	6,208	6,341	9,596	6,766	4,584
With parents/other relatives	3,882	5,296	7,019	6,731	11,239	5,672	5,026
Tuition and fees							
Less than $500	2,180	1,075	1,568	1,348	924	1,325	2,126
$500–999	4,422	3,317	3,385	1,910	1,617	2,675	4,013
$1,000–1,999	5,070	5,312	5,496	3,077	3,197	3,724	5,033
$2,000–3,999	6,513	5,723	6,487	5,109	5,410	5,150	6,023
$4,000–7,999	—	7,086	7,988	6,248	7,212	7,257	7,317
$8,000 or more	—	10,269	13,282	10,025	14,600	9,055	11,709
Price of attendance							
Less than $4,000	1,353	1,377	1,507	1,492	1,472	1,992	1,391
$4,000–7,999	4,739	4,471	4,545	4,129	4,363	3,972	4,610
$8,000–11,999	7,534	6,145	6,628	6,099	7,032	6,272	6,626
$12,000–15,999	10,830	8,589	8,416	7,129	8,705	8,059	8,256
$16,000 or more	—	12,005	13,221	10,705	14,930	11,873	12,580
Gender							
Male	3,378	5,109	6,581	6,896	11,785	6,737	5,249
Female	3,180	4,977	6,307	7,465	11,118	6,390	4,996
Race–ethnicity							
White, non-Hispanic	3,184	5,095	6,644	7,751	11,805	6,734	5,211
Black, non-Hispanic	3,132	4,229	4,228	4,929	7,232	6,125	4,050
Hispanic	3,710	4,662	5,212	5,064	8,004	6,033	4,531
Asian/Pacific Islander	3,572	6,413	7,954	10,269	14,326	7,228	6,887
American Indian/Alaskan Native	2,970	3,191	5,509	—	—	6,684	4,145
Age as of 12/31/95							
18 years or younger	4,468	5,662	7,111	8,604	14,253	5,981	6,539
19–23 years	3,935	5,518	7,151	8,356	12,785	6,369	6,220
24–29 years	3,103	4,479	4,968	5,091	7,649	6,869	4,135
30–39 years	2,573	4,226	4,189	5,130	6,047	6,514	3,610
40 years or older	2,267	3,915	4,099	4,929	5,538	6,737	3,189

Table 4.1a—Average net price (total price of attendance less total aid) of postsecondary education among undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$4,155	$5,680	$7,298	$8,629	$13,315	$6,518	$6,510
Independent	2,726	4,252	4,570	5,040	6,664	6,526	3,755
No dependents, unmarried	2,850	4,499	4,676	5,277	7,499	6,578	4,009
No dependents, married	2,819	4,735	5,792	4,936	5,795	7,091	3,887
With dependents	2,617	3,751	3,887	4,907	6,081	6,395	3,524
Dependency and 1994 income							
Dependent							
Less than $20,000	3,453	3,914	4,599	5,853	8,477	5,233	4,495
$20,000–39,999	4,213	4,761	5,879	6,278	8,184	6,008	5,216
$40,000–59,999	4,217	5,755	7,156	8,046	11,047	7,082	6,127
$60,000–79,999	4,540	6,921	8,144	9,504	14,967	7,840	7,417
$80,000–99,999	4,495	7,063	8,975	11,912	15,529	7,659	8,342
$100,000 or more	4,388	8,079	10,470	14,925	19,760	10,823	10,712
Independent							
Less than $10,000	2,785	3,650	4,178	4,842	7,290	6,228	3,831
$10,000–19,999	2,963	4,414	4,225	4,863	7,313	6,349	3,806
$20,000–29,999	2,852	4,497	4,792	5,686	6,687	6,693	3,797
$30,000–49,999	2,465	4,781	5,035	5,053	5,748	7,114	3,596
$50,000 or more	2,434	4,401	5,537	4,970	5,883	7,630	3,672
Income percentile rank							
Lowest quartile	3,105	3,827	4,540	5,444	8,043	5,925	4,190
Middle quartiles	3,389	5,188	6,284	6,756	9,818	6,607	4,901
Highest quartile	3,126	6,024	8,413	9,545	15,082	7,811	6,434
Aid status							
No aid	3,308	6,341	8,573	10,252	16,393	8,382	5,463
Received aid	3,174	3,973	4,730	6,186	8,549	6,004	4,727
Grant status							
No grants	3,324	5,978	7,794	9,471	14,997	7,444	5,457
Received grants	3,108	3,696	4,398	6,024	8,342	5,779	4,545
Loan status							
No loans	3,281	5,858	7,890	8,654	13,855	7,137	5,249
Received loans[2]	3,004	3,460	3,918	5,581	7,953	6,068	4,665

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.1b—Average total price of attendance less all grants among undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$3,539	$6,647	$8,467	$10,123	$14,702	$9,420	$6,455
Attendance pattern							
Full-time, full-year	6,355	8,321	10,026	12,800	18,295	12,598	10,208
Full-time, part-year	3,614	5,158	5,953	7,443	9,893	7,771	5,405
Part-time, full-year	4,592	6,924	8,491	8,348	11,001	10,287	5,980
Part-time, part-year	1,424	2,428	2,962	3,203	3,600	5,247	1,906
Local residence							
On campus	3,514	7,698	9,116	12,801	17,961	12,737	10,748
Off campus	3,278	6,512	8,315	8,410	12,193	9,582	5,763
With parents/other relatives	4,095	6,194	8,080	9,222	13,747	8,563	5,831
Tuition and fees							
Less than $500	2,275	1,175	1,674	1,540	1,245	1,426	2,222
$500–999	4,746	3,786	3,862	2,246	1,745	2,945	4,365
$1,000–1,999	5,774	6,665	7,008	3,605	3,516	4,614	6,067
$2,000–3,999	7,489	7,983	8,940	6,376	6,391	6,759	8,031
$4,000–7,999	—	9,797	10,732	9,388	9,762	10,341	10,208
$8,000 or more	—	14,193	16,299	14,256	18,871	14,787	15,949
Price of attendance							
Less than $4,000	1,384	1,457	1,605	1,620	1,598	2,250	1,439
$4,000–7,999	5,134	5,510	5,556	5,109	5,107	5,304	5,259
$8,000–11,999	8,620	8,470	8,835	8,219	8,676	8,897	8,662
$12,000–15,999	12,053	12,040	11,692	10,634	11,641	12,431	11,634
$16,000 or more	—	15,643	16,818	15,220	19,300	17,303	16,961
Gender							
Male	3,615	6,730	8,610	9,800	14,955	10,338	6,632
Female	3,483	6,588	8,332	10,347	14,472	8,849	6,319
Race–ethnicity							
White, non-Hispanic	3,448	6,784	8,644	10,776	14,949	9,888	6,583
Black, non-Hispanic	3,582	5,963	6,846	8,129	11,745	8,923	5,599
Hispanic	3,867	5,763	7,180	7,083	11,469	8,553	5,573
Asian/Pacific Islander	3,722	7,303	9,632	12,463	17,349	9,315	8,100
American Indian/Alaskan Native	3,640	5,190	7,764	—	—	9,391	5,433
Age as of 12/31/95							
18 years or younger	4,634	7,199	9,029	11,935	17,829	8,725	8,053
19–23 years	4,152	7,284	9,107	11,700	16,441	9,358	7,845
24–29 years	3,560	6,217	7,619	7,760	10,412	10,115	5,523
30–39 years	2,854	5,578	6,308	7,038	8,013	9,225	4,585
40 years or older	2,481	4,855	5,124	6,427	6,812	9,149	3,798

Table 4.1b—Average total price of attendance less all grants among undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions[1]
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	$4,334	$7,307	$9,172	$11,962	$16,894	$9,482	$8,086
Independent	3,059	5,852	6,928	7,238	9,139	9,394	4,886
No dependents, unmarried	3,223	6,214	7,145	8,072	10,498	10,082	5,408
No dependents, married	2,953	5,846	7,873	6,536	7,740	9,421	4,635
With dependents	2,999	5,476	6,220	6,890	8,179	9,075	4,604
Dependency and 1994 income							
Dependent							
Less than $20,000	3,678	5,594	6,734	8,788	12,479	7,938	6,087
$20,000–39,999	4,411	6,811	8,394	10,307	12,914	9,521	7,069
$40,000–59,999	4,413	7,618	9,139	11,962	15,257	10,778	7,812
$60,000–79,999	4,709	8,214	9,849	13,067	18,280	10,685	8,911
$80,000–99,999	4,523	8,236	10,701	14,507	18,996	9,597	9,754
$100,000 or more	4,493	8,823	11,281	16,841	21,899	11,910	11,699
Independent							
Less than $10,000	3,381	6,261	7,579	8,218	11,387	8,978	5,664
$10,000–19,999	3,351	6,343	6,836	7,327	10,511	9,557	5,067
$20,000–29,999	3,064	5,691	6,799	7,965	8,382	9,964	4,676
$30,000–49,999	2,714	5,627	6,374	6,736	7,351	9,859	4,321
$50,000 or more	2,510	4,763	6,024	5,758	6,716	9,586	4,012
Income percentile rank							
Lowest quartile	3,500	5,999	7,183	8,708	12,169	8,686	5,913
Middle quartiles	3,684	6,862	8,461	10,097	13,437	9,841	6,293
Highest quartile	3,234	6,893	9,629	11,383	17,490	10,054	7,325
Aid status							
No aid	3,308	6,341	8,573	10,252	16,393	8,382	5,463
Received aid	4,010	6,895	8,382	10,078	13,718	9,710	7,508
Grant status							
No grants	3,470	6,926	9,076	10,931	16,695	10,068	6,156
Received grants	3,719	6,254	7,548	9,687	12,971	8,896	6,933
Loan status							
No loans	3,375	6,029	8,055	9,028	14,522	7,572	5,417
Received loans[2]	5,968	7,825	9,184	11,394	14,961	10,790	9,663

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.1c—Average total price of attendance less federal grants among undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$3,664	$7,127	$9,200	$12,716	$18,102	$9,772	$7,169
Attendance pattern							
Full-time, full-year	6,673	9,073	11,053	16,597	22,941	13,074	11,744
Full-time, part-year	3,732	5,389	6,295	8,521	11,636	8,067	5,743
Part-time, full-year	4,713	7,193	8,867	9,462	12,284	10,651	6,264
Part-time, part-year	1,471	2,516	3,057	3,669	4,164	5,430	2,001
Local residence							
On campus	3,775	8,573	10,383	17,249	23,283	13,204	13,289
Off campus	3,389	6,885	8,877	9,860	14,264	9,949	6,184
With parents/other relatives	4,242	6,636	8,643	11,072	16,185	8,858	6,274
Tuition and fees							
Less than $500	2,337	1,226	1,712	1,648	1,419	1,464	2,283
$500–999	4,846	3,896	3,983	2,646	2,176	2,999	4,483
$1,000–1,999	6,086	7,047	7,433	4,085	3,984	4,687	6,428
$2,000–3,999	7,942	8,661	9,653	7,030	7,115	7,077	8,673
$4,000–7,999	—	10,702	12,057	11,205	11,457	10,792	11,371
$8,000 or more	—	15,086	17,897	18,576	23,480	15,189	19,559
Price of attendance							
Less than $4,000	1,437	1,535	1,661	1,850	1,920	2,325	1,507
$4,000–7,999	5,326	5,897	5,897	5,624	5,691	5,515	5,522
$8,000–11,999	8,839	9,134	9,541	9,435	9,573	9,261	9,278
$12,000–15,999	12,542	12,735	12,998	13,342	13,798	12,833	13,027
$16,000 or more	—	16,906	18,450	19,816	24,092	17,967	20,824
Gender							
Male	3,740	7,209	9,302	12,088	18,331	10,686	7,319
Female	3,608	7,067	9,103	13,151	17,894	9,203	7,053
Race–ethnicity							
White, non-Hispanic	3,570	7,213	9,268	13,571	18,105	10,275	7,283
Black, non-Hispanic	3,746	6,629	7,878	10,383	15,994	9,312	6,353
Hispanic	3,959	6,303	8,237	8,298	15,211	8,786	6,100
Asian/Pacific Islander	3,856	8,004	10,581	16,084	21,310	9,531	9,182
American Indian/Alaskan Native	3,779	6,062	9,321	—	—	9,777	6,155
Age as of 12/31/95							
18 years or younger	4,837	7,955	10,375	16,170	22,816	8,976	9,459
19–23 years	4,282	7,847	9,905	14,895	20,275	9,602	8,824
24–29 years	3,669	6,534	7,987	8,939	12,145	10,474	5,842
30–39 years	2,981	5,886	6,619	8,131	9,387	9,649	4,902
40 years or older	2,575	5,160	5,394	7,490	7,906	9,756	4,069

Table 4.1c—Average total price of attendance less federal grants among undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$4,467	$7,896	$10,055	$15,433	$21,009	$9,729	$9,194
Independent	3,179	6,199	7,333	8,453	10,721	9,790	5,220
No dependents, unmarried	3,310	6,546	7,519	9,415	12,299	10,483	5,763
No dependents, married	3,076	6,066	8,279	7,767	9,013	9,771	4,930
With dependents	3,137	5,904	6,666	8,008	9,651	9,478	4,936
Dependency and 1994 income							
Dependent							
Less than $20,000	3,902	6,578	8,441	11,988	18,185	8,238	7,458
$20,000–39,999	4,573	7,633	9,591	14,769	20,366	9,870	8,492
$40,000–59,999	4,525	8,118	9,902	16,174	20,425	11,042	8,925
$60,000–79,999	4,791	8,537	10,461	16,589	21,302	10,707	9,829
$80,000–99,999	4,609	8,485	11,036	17,250	21,323	9,626	10,503
$100,000 or more	4,524	9,010	11,661	18,128	23,409	12,018	12,257
Independent							
Less than $10,000	3,545	6,866	8,160	9,945	13,844	9,337	6,152
$10,000–19,999	3,462	6,619	7,255	8,402	12,044	9,943	5,353
$20,000–29,999	3,178	5,957	7,097	8,689	9,216	10,279	4,908
$30,000–49,999	2,807	5,813	6,640	7,894	8,649	10,280	4,597
$50,000 or more	2,614	4,942	6,172	6,844	7,997	10,333	4,304
Income percentile rank							
Lowest quartile	3,692	6,827	8,382	11,579	16,951	9,012	6,855
Middle quartiles	3,795	7,291	9,145	13,061	17,555	10,202	6,996
Highest quartile	3,328	7,098	10,027	13,134	19,336	10,448	7,835
Aid status							
No aid	3,308	6,341	8,573	10,252	16,393	8.382	5,463
Received aid	4,390	7,763	9,703	13,570	19,097	10,160	8,978
Grant status							
No grants	3,470	6,926	9,076	10,931	16,695	10,068	6,156
Received grants	4,170	7,411	9,388	13,679	19,323	9,533	8,786
Loan status							
No loans	3,491	6,403	8,642	10,615	16,216	8,066	5,819
Received loans[2]	6,228	8,506	10,170	15,155	20,816	11,037	11,337

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.1d—Average tuition and fees less grants among undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$419	$1,561	$2,363	$5,009	$8,380	$4,222	$2,012
Attendance pattern							
Full-time, full-year	846	2,109	2,971	6,629	10,688	5,406	3,712
Full-time, part-year	409	999	1,439	3,501	5,194	3,879	1,651
Part-time, full-year	470	1,381	1,942	3,466	5,480	3,654	1,208
Part-time, part-year	196	540	715	1,259	1,796	2,366	429
Local residence							
On campus	462	2,173	2,827	6,698	10,427	6,656	4,684
Off campus	356	1,379	2,157	3,821	6,659	4,101	1,560
With parents/other relatives	551	1,550	2,401	4,740	8,161	4,336	1,677
Tuition and fees							
Less than $500	171	278	290	252	257	303	181
$500–999	522	581	607	546	599	441	538
$1,000–1,999	810	1,006	1,054	956	1,084	1,149	938
$2,000–3,999	1,820	1,759	1,961	1,782	2,009	2,002	1,877
$4,000–7,999	—	3,886	3,703	3,622	4,350	4,656	3,967
$8,000 or more	—	8,368	9,245	8,142	11,330	8,429	9,273
Price of attendance							
Less than $4,000	203	465	527	774	1,047	829	291
$4,000–7,999	593	1,057	1,119	1,690	1,905	1,991	870
$8,000–11,999	856	1,889	2,056	3,092	3,215	4,240	2,066
$12,000–15,999	1,419	3,679	3,369	4,825	5,686	5,930	4,098
$16,000 or more	—	5,788	8,199	8,410	11,508	7,290	9,242
Gender							
Male	461	1,671	2,472	4,870	8,666	4,990	2,134
Female	389	1,482	2,259	5,105	8,120	3,744	1,919
Race–ethnicity							
White, non-Hispanic	461	1,648	2,487	5,592	8,660	4,466	2,139
Black, non-Hispanic	335	1,314	1,387	2,954	5,419	3,933	1,379
Hispanic	264	855	1,288	2,757	5,599	3,755	1,271
Asian/Pacific Islander	425	1,924	3,114	6,874	10,582	4,244	3,076
American Indian/Alaskan Native	308	637	1,693	—	—	4,267	1,130
Age as of 12/31/95							
18 years or younger	609	1,978	2,805	6,125	10,454	4,190	2,876
19–23 years	554	1,899	2,716	6,230	9,662	4,497	2,767
24–29 years	368	1,171	1,605	3,116	5,296	4,428	1,288
30–39 years	275	947	1,269	2,734	3,508	3,794	1,048
40 years or older	275	881	960	2,433	2,906	3,780	840

Table 4.1d—Average tuition and fees less grants among undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$612	$1,985	$2,826	$6,403	$9,990	$4,806	$2,941
Independent	303	1,051	1,353	2,822	4,291	3,978	1,119
No dependents, unmarried	373	1,224	1,630	3,516	5,265	4,542	1,397
No dependents, married	355	1,287	1,593	2,667	3,665	4,080	1,077
With dependents	241	752	874	2,380	3,405	3,701	934
Dependency and 1994 income							
Dependent							
Less than $20,000	336	929	1,365	3,770	6,195	3,587	1,632
$20,000–39,999	570	1,582	2,139	4,872	6,295	4,790	2,070
$40,000–59,999	731	2,254	2,736	6,345	8,439	5,876	2,726
$60,000–79,999	717	2,601	3,241	7,299	11,336	5,594	3,470
$80,000–99,999	745	2,622	3,836	8,621	11,942	5,400	4,191
$100,000 or more	724	2,800	4,433	10,786	14,414	6,561	5,714
Independent							
Less than $10,000	240	869	1,323	2,998	5,378	3,833	1,261
$10,000–19,999	315	1,107	1,221	2,638	4,998	4,083	1,093
$20,000–29,999	306	1,171	1,543	3,437	3,957	4,334	1,096
$30,000–49,999	349	1,150	1,490	2,705	3,339	4,163	1,051
$50,000 or more	321	1,114	1,341	2,402	3,127	3,586	991
Income percentile rank							
Lowest quartile	288	916	1,404	3,573	5,908	3,798	1,464
Middle quartiles	454	1,707	2,293	4,878	7,224	4,480	1,849
Highest quartile	465	1,956	3,343	6,459	11,010	4,545	2,892
Aid status							
No aid	490	1,837	2,906	6,075	10,711	4,072	1,768
Received aid	274	1,338	1,927	4,639	7,022	4,264	2,272
Grant status							
No grants	528	2,048	3,073	6,403	10,795	5,061	2,101
Received grants	136	873	1,291	4,257	6,282	3,543	1,871
Loan status							
No loans	403	1,504	2,442	4,670	8,915	3,090	1,575
Received loans[2]	667	1,671	2,224	5,403	7,609	5,062	3,363

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.1e—Average net price (total price of attendance less all financial aid) of postsecondary education among dependent undergraduates according to dependent student family income, by institutional and student characteristics: 1995–96

	Less than $20,000	$20,000–39,999	$40,000–59,999	$60,000–79,999	$80,000–99,999	$100,000 or more	All dependent students
Total	$4,495	$5,216	$6,127	$7,417	$8,342	$10,712	$6,510
Type of institution							
Public	3,909	4,820	5,477	6,302	6,750	8,053	5,534
Less-than-2-year	4,216	4,641	4,437	—	—	—	4,494
2-year	3,453	4,213	4,217	4,540	4,495	4,388	4,155
4-year	4,338	5,439	6,634	7,721	8,395	9,870	6,727
Nondoctorate-granting	3,914	4,761	5,755	6,921	7,063	8,079	5,680
Doctorate-granting	4,599	5,879	7,156	8,144	8,975	10,470	7,298
Private, not-for-profit	6,501	6,785	8,826	11,469	13,440	17,178	10,155
Less-than-4-year	4,994	4,944	5,302	5,755	8,971	10,248	5,788
4-year	6,587	6,871	9,003	11,718	13,551	17,314	10,341
Nondoctorate-granting	5,853	6,278	8,046	9,504	11,912	14,925	8,629
Doctorate-granting	8,477	8,184	11,047	14,967	15,529	19,760	13,315
Private, for-profit	5,233	6,008	7,082	7,840	7,659	10,823	6,518
Level of institution							
Less-than-2-year	4,844	5,322	5,638	7,084	8,289	9,077	5,693
2-year	3,600	4,287	4,339	4,653	4,652	4,698	4,279
4-year	5,096	5,898	7,344	9,001	10,186	12,671	7,900
Attendance pattern							
Full-time, full-year	5,254	6,030	7,647	9,229	10,612	13,119	8,070
Full-time, part-year	3,827	4,092	4,617	5,083	5,785	6,353	4,668
Part-time, full-year	4,717	5,789	6,192	7,196	7,038	8,968	6,241
Part-time, part-year	1,963	2,198	1,992	2,082	2,583	2,658	2,151
Local residence							
On campus	5,229	5,359	6,838	9,227	10,681	13,958	7,973
Off campus	4,900	5,450	6,254	7,525	8,355	10,399	6,745
With parents/other relatives	3,868	4,962	5,546	6,148	6,602	7,701	5,396
Tuition and fees							
Less than $500	2,667	2,976	2,557	3,320	2,697	3,285	2,883
$500–999	3,582	4,807	4,589	4,566	4,745	4,594	4,410
$1,000–1,999	3,926	4,911	5,620	6,090	6,120	6,736	5,272
$2,000–3,999	4,047	5,153	6,742	7,403	7,840	8,420	6,334
$4,000–7,999	5,175	6,182	7,550	8,568	9,629	11,005	7,603
$8,000 or more	8,887	8,172	10,270	13,461	14,939	18,138	12,193
Price of attendance							
Less than $4,000	1,787	1,898	1,826	1,770	1,907	1,893	1,836
$4,000–7,999	3,514	4,630	5,197	5,378	5,536	5,672	4,764
$8,000–11,999	5,251	5,786	7,152	7,916	8,457	8,967	6,996
$12,000–15,999	5,900	7,149	8,464	9,509	10,494	11,989	8,595
$16,000 or more	9,790	8,708	10,961	14,146	15,550	19,001	13,025

Table 4.1e—Average net price (total price of attendance less all financial aid) of postsecondary education among dependent undergraduates according to dependent student family income, by institutional and student characteristics: 1995–96—Continued

	Less than $20,000	$20,000–39,999	$40,000–59,999	$60,000–79,999	$80,000–99,999	$100,000 or more	All dependent students
Gender							
Male	$4,285	$5,128	$6,130	$7,407	$8,004	$10,495	$6,457
Female	4,683	5,288	6,125	7,427	8,669	10,935	6,559
Race–ethnicity							
White, non-Hispanic	4,955	5,195	5,953	7,291	8,410	10,655	6,768
Black, non-Hispanic	3,844	4,311	4,876	6,674	5,798	7,697	4,581
Hispanic	3,605	5,092	6,664	6,593	6,882	7,989	5,102
Asian/Pacific Islander	5,485	7,076	9,761	10,673	10,463	13,713	8,456
American Indian/Alaskan Native	4,024	3,726	—	—	—	—	5,272
Age as of 12/31/95							
18 years or younger	4,521	5,022	6,078	7,697	9,171	11,045	6,631
19–23 years	4,490	5,262	6,141	7,356	8,157	10,632	6,482
Income percentile rank							
Lowest quartile	4,495	4,907	—	—	—	—	4,602
Middle quartiles	—	5,341	6,127	7,117	—	—	6,091
Highest quartile	—	—	—	7,982	8,342	10,712	9,280
Aid status							
No aid	6,108	5,891	6,413	7,776	8,436	11,039	7,481
Received aid	3,770	4,755	5,800	6,908	8,173	9,860	5,534
Grant status							
No grants	6,083	5,820	6,207	7,488	8,196	10,662	7,241
Received grants	3,648	4,633	5,950	7,212	8,898	10,946	5,351
Loan status							
No loans	4,980	5,780	6,474	7,692	8,496	10,971	7,077
Received loans*	3,580	4,269	5,360	6,616	7,765	8,942	5,150

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Students age 24 or older are independent. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.1f—Average net price (total price of attendance less all financial aid) of postsecondary education among independent undergraduates according to independent student income, by institutional and student characteristics: 1995–96

	Less than $10,000	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more	All independent students
Total	$3,831	$3,806	$3,797	$3,596	$3,672	$3,755
Type of institution						
Public	3,224	3,356	3,317	3,119	3,167	3,243
Less-than-2-year	3,755	4,247	4,645	4,455	4,218	4,186
2-year	2,785	2,963	2,852	2,465	2,434	2,726
4-year	3,934	4,311	4,632	4,889	4,951	4,412
Nondoctorate-granting	3,650	4,414	4,497	4,781	4,401	4,252
Doctorate-granting	4,178	4,225	4,792	5,035	5,537	4,570
Private, not-for-profit	5,472	5,395	5,849	5,311	5,383	5,468
Less-than-4-year	5,316	4,729	5,051	6,154	7,050	5,477
4-year	5,502	5,532	5,973	5,209	5,209	5,466
Nondoctorate-granting	4,842	4,863	5,686	5,053	4,970	5,040
Doctorate-granting	7,290	7,313	6,687	5,748	5,883	6,664
Private, for-profit	6,228	6,349	6,693	7,114	7,630	6,526
Level of institution						
Less-than-2-year	4,413	4,721	5,141	5,119	5,216	4,831
2-year	3,088	3,149	3,002	2,612	2,617	2,930
4-year	5,742	5,753	5,929	6,057	5,370	5,782
Attendance pattern						
Full-time, full-year	5,310	6,450	7,459	7,575	9,445	6,412
Full-time, part-year	3,916	3,899	4,068	4,751	4,622	4,086
Part-time, full-year	4,204	4,647	4,811	4,600	4,941	4,622
Part-time, part-year	1,737	1,615	1,592	1,434	1,257	1,532
Local residence						
On campus	3,496	4,457	5,076	—	—	3,754
Off campus	3,894	3,739	3,818	3,633	3,725	3,769
With parents/other relatives	3,653	4,195	3,291	2,845	2,340	3,637
Tuition and fees						
Less than $500	2,060	2,055	1,783	1,632	1,525	1,826
$500–999	3,224	3,793	4,344	3,648	3,842	3,746
$1,000–1,999	3,926	4,693	5,234	5,414	5,774	4,760
$2,000–3,999	4,352	5,776	5,853	6,471	7,473	5,522
$4,000–7,999	6,255	6,406	7,205	8,006	8,886	6,874
$8,000 or more	8,292	8,975	11,025	10,552	13,414	9,540
Price of attendance						
Less than $4,000	1,314	1,374	1,271	1,125	1,024	1,224
$4,000–7,999	3,724	4,366	4,795	5,052	5,208	4,447
$8,000–11,999	4,943	5,915	6,863	6,853	8,377	6,075
$12,000–15,999	6,388	7,706	8,625	9,430	10,426	7,769
$16,000 or more	9,429	10,188	12,259	11,783	14,343	10,795

Table 4.1f—Average net price (total price of attendance less all financial aid) of postsecondary education among independent undergraduates according to independent student income, by institutional and student characteristics: 1995–96—Continued

	Less than $10,000	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more	All independent students
Gender						
Male	$3,967	$3,911	$3,941	$3,569	$3,700	$3,841
Female	3,746	3,736	3,699	3,613	3,654	3,699
Race–ethnicity						
White, non-Hispanic	3,699	3,641	3,778	3,421	3,667	3,641
Black, non-Hispanic	3,691	3,706	3,573	4,107	3,521	3,716
Hispanic	4,216	4,192	3,760	3,911	3,339	4,005
Asian/Pacific Islander	4,514	5,298	4,657	4,994	4,224	4,726
American Indian/Alaskan Native	4,100	3,424	—	—	—	3,376
Age as of 12/31/95						
18 years or younger	4,154	—	—	—	—	4,139
19–23 years	4,093	4,191	4,161	4,039	—	4,140
24–29 years	3,922	4,353	4,054	4,022	5,071	4,135
30–39 years	3,659	3,462	3,748	3,483	3,731	3,610
40 years or older	3,280	2,842	3,256	3,316	3,247	3,189
Dependency status						
Independent	3,831	3,806	3,797	3,596	3,672	3,755
No dependents, unmarried	3,951	4,195	3,832	3,735	4,585	4,009
No dependents, married	4,792	3,870	4,246	3,774	3,499	3,887
With dependents	3,556	3,416	3,611	3,449	3,617	3,524
Income percentile rank						
Lowest quartile	3,774	—	—	—	—	3,774
Middle quartiles	4,143	3,806	3,797	3,517	—	3,789
Highest quartile	—	—	—	3,656	3,672	3,665
Aid status						
No aid	3,937	3,547	3,613	3,449	3,592	3,618
Received aid	3,777	4,072	4,066	3,862	3,867	3,908
Grant status						
No grants	3,969	3,724	3,743	3,575	3,774	3,750
Received grants	3,737	3,941	3,908	3,662	3,285	3,763
Loan status						
No loans	4,082	3,767	3,629	3,413	3,503	3,703
Received loans*	3,318	3,938	4,774	5,025	6,699	3,967

—Sample size too small for a reliable estimate.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.1g—Average net price (price of attendance less total aid) of postsecondary education among full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$5,631	$5,980	$7,442	$8,864	$14,151	$8,537	$7,645
Local residence							
On campus	3,916	5,260	7,011	8,945	14,189	9,345	8,317
Off campus	5,875	6,333	7,568	9,358	14,148	8,954	7,668
With parents/other relatives	5,564	6,128	7,856	7,887	14,040	7,280	6,920
Tuition and fees							
Less than $500	5,808	—	—	—	—	—	5,751
$500–999	5,440	4,068	4,351	—	—	—	5,541
$1,000–1,999	5,204	5,571	5,677	—	—	10,961	5,449
$2,000–3,999	6,666	5,637	6,508	5,369	6,886	7,565	6,228
$4,000–7,999	—	6,906	7,914	6,213	7,129	8,003	7,506
$8,000 or more	—	10,173	13,311	9,860	14,889	9,587	11,795
Price of attendance							
Less than $4,000	—	—	—	—	—	—	—
$4,000–7,999	4,681	4,348	4,253	3,714	3,983	4,979	4,571
$8,000–11,999	7,233	5,968	6,560	5,837	7,310	6,162	6,448
$12,000–15,999	10,862	8,181	8,180	6,669	8,352	8,054	8,011
$16,000 or more	—	11,973	13,176	10,549	15,040	11,928	12,528
Gender							
Male	5,833	6,072	7,651	8,297	14,496	8,831	7,723
Female	5,444	5,909	7,247	9,239	13,825	8,345	7,580
Race–ethnicity							
White, non-Hispanic	5,735	6,133	7,770	9,546	14,654	8,831	7,940
Black, non-Hispanic	5,144	4,958	4,572	5,572	8,390	7,918	5,552
Hispanic	5,323	5,315	5,378	6,180	10,032	8,093	6,074
Asian/Pacific Islander	5,776	7,230	8,887	12,290	16,734	8,931	9,940
American Indian/Alaskan Native	—	2,338	6,176	—	—	—	5,892
Age as of 12/31/95							
18 years or younger	5,489	5,982	7,357	8,966	14,964	7,448	7,765
19–23 years	5,721	6,094	7,772	9,086	14,328	8,116	7,939
24–29 years	5,571	5,652	5,751	7,248	10,781	9,198	6,500
30–39 years	5,121	5,248	5,551	8,056	11,611	8,916	6,575
40 years or older	6,022	5,938	7,705	8,322	10,989	9,086	7,190
Dependency status							
Dependent	5,718	6,195	7,827	9,200	14,677	8,162	8,070
Independent	5,460	5,343	5,604	7,369	10,202	8,732	6,412
No dependents, unmarried	5,758	5,204	5,626	7,331	10,318	8,601	6,411
No dependents, married	6,525	7,146	7,033	7,564	9,130	10,191	7,392
With dependents	5,016	4,609	4,800	7,337	10,646	8,526	6,080

Table 4.1g—Average net price (price of attendance less total aid) of postsecondary education among full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency and 1994 income							
Dependent							
Less than $20,000	$3,875	$4,156	$4,759	$6,473	$9,652	$6,758	$5,254
$20,000–39,999	5,541	4,952	6,007	6,422	8,963	7,148	6,030
$40,000–59,999	6,295	6,302	7,744	8,402	12,245	8,394	7,647
$60,000–79,999	6,424	7,682	8,810	10,128	16,516	9,375	9,229
$80,000–99,999	6,460	7,957	9,749	12,988	16,890	—	10,612
$100,000 or more	6,775	9,326	11,133	15,955	21,335	13,365	13,119
Independent							
Less than $10,000	4,715	4,031	4,287	5,543	8,461	8,214	5,310
$10,000–19,999	5,598	5,505	5,454	8,185	10,076	8,343	6,450
$20,000–29,999	6,377	6,666	6,827	9,240	13,948	8,854	7,459
$30,000–49,999	5,400	8,282	7,984	8,230	—	9,567	7,575
$50,000 or more	—	8,648	10,564	10,564	—	12,042	9,445
Income percentile rank							
Lowest quartile	4,385	4,170	4,770	6,138	9,168	7,681	5,312
Middle quartiles	5,995	6,156	7,256	8,053	12,070	8,432	7,284
Highest quartile	6,609	8,375	10,077	13,417	19,050	11,077	11,066
Aid status							
No aid	7,092	9,744	11,662	19,200	24,106	13,794	11,360
Received aid	4,312	4,282	5,149	7,143	9,941	7,651	5,875
Grant status							
No grants	6,765	8,243	9,893	15,790	21,565	10,280	10,036
Received grants	4,218	3,952	4,722	6,845	9,535	7,362	5,631
Loan status							
No loans	6,041	8,050	9,942	13,085	19,617	10,896	9,457
Received loans[2]	3,443	3,604	4,224	6,070	8,795	7,479	5,212

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.2—Average federal expected family contribution (EFC) among undergraduates according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Total	$7,349	$7,183	$8,517	$7,875	$10,603	$4,041	$7,419
Attendance pattern							
Full-time, full-year	5,766	6,451	8,739	7,707	11,090	4,102	7,314
Full-time, part-year	6,240	6,253	6,374	5,841	9,229	3,587	5,695
Part-time, full-year	7,288	8,206	9,004	8,803	10,063	5,113	7,625
Part-time, part-year	8,432	8,835	8,702	8,972	9,810	4,461	8,349
Local residence							
On campus	7,879	6,827	8,865	7,948	12,007	4,735	8,469
Off campus	7,803	7,594	8,544	8,315	10,113	4,218	7,618
With parents/other relatives	6,353	6,445	7,962	6,480	8,626	3,417	6,363
Tuition and fees							
Less than $500	8,042	9,980	9,685	9,199	11,814	8,242	8,145
$500–999	6,708	7,918	7,667	9,029	9,550	3,806	7,006
$1,000–1,999	5,485	6,378	6,930	8,100	9,419	5,568	6,245
$2,000–3,999	6,993	6,789	8,192	6,368	8,636	3,949	7,187
$4,000–7,999	—	7,019	9,171	5,751	8,718	3,670	6,806
$8,000 or more	—	9,497	13,653	8,919	11,393	4,480	9,807
Price of attendance							
Less than $4,000	8,231	9,582	9,202	9,331	10,985	5,065	8,379
$4,000–7,999	6,553	6,303	6,818	6,234	7,652	3,940	6,402
$8,000–11,999	5,678	6,843	8,448	5,958	9,256	3,342	6,926
$12,000–15,999	5,335	7,316	8,712	7,003	8,910	4,316	7,273
$16,000 or more	—	9,357	12,392	9,126	11,412	5,313	10,027
Gender							
Male	7,865	7,180	8,735	8,006	10,626	5,048	7,829
Female	6,970	7,185	8,311	7,784	10,581	3,448	7,108
Race–ethnicity							
White, non-Hispanic	8,159	7,926	9,582	9,130	11,861	5,197	8,428
Black, non-Hispanic	4,272	4,163	4,267	4,377	6,406	2,507	4,125
Hispanic	5,970	4,675	4,731	4,033	5,899	2,004	4,862
Asian/Pacific Islander	8,061	6,283	6,836	7,675	9,203	4,912	7,217
American Indian/Alaskan Native	5,079	3,954	6,198	—	—	2,275	4,759
Age as of 12/31/95							
18 years or younger	6,683	7,110	9,810	8,203	13,120	3,369	7,882
19–23 years	6,705	7,119	9,078	7,992	10,879	3,890	7,530
24–29 years	5,496	4,473	3,988	4,764	4,739	2,910	4,737
30–39 years	8,402	8,428	7,775	8,002	10,954	4,016	7,810
40 years or older	10,096	11,727	13,793	10,571	12,573	6,925	10,219

Table 4.2—Average federal expected family contribution (EFC) among undergraduates according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	All institutions[1]
Dependency status							
Dependent	$7,437	$7,623	$9,610	$8,384	$11,694	$5,483	$8,273
Independent	7,297	6,656	6,114	7,072	7,846	3,451	6,593
No dependents, unmarried	5,614	4,976	4,750	5,156	4,752	3,592	5,062
No dependents, married	12,402	11,460	9,368	11,945	11,731	8,970	11,668
With dependents	6,467	6,001	6,510	6,744	9,692	2,395	5,864
Dependency and 1994 income							
Dependent							
Less than $20,000	985	874	1,237	1,221	1,618	443	1,038
$20,000–39,999	3,314	2,556	2,997	2,459	2,633	2,370	2,876
$40,000–59,999	6,616	6,058	6,597	5,851	6,265	6,052	6,301
$60,000–79,999	11,633	11,041	11,305	10,817	10,943	10,885	11,148
$80,000–99,999	14,365	14,482	14,757	14,816	14,923	13,716	14,501
$100,000 or more	25,341	27,760	28,100	27,341	29,053	27,850	27,487
Independent							
Less than $10,000	732	717	717	626	646	416	657
$10,000–19,999	3,136	2,928	2,983	3,086	3,655	1,832	2,915
$20,000–29,999	6,302	5,378	5,391	4,829	5,998	3,806	5,707
$30,000–49,999	10,809	10,255	10,261	9,327	10,154	8,411	10,257
$50,000 or more	21,259	21,514	22,451	19,515	22,596	18,834	21,137
Income percentile rank							
Lowest quartile	936	831	1,078	1,012	1,232	460	897
Middle quartiles	5,595	5,429	5,766	5,202	5,950	3,404	5,352
Highest quartile	17,701	18,195	19,968	18,086	20,950	15,303	18,317
Aid status							
No aid	8,827	10,749	11,992	12,630	14,982	8,343	9,957
Received aid	4,322	4,280	5,710	6,225	8,057	2,766	4,849
Grant status							
No grants	8,690	10,019	11,253	11,876	14,548	7,432	9,599
Received grants	3,836	3,152	4,340	5,659	7,172	1,260	4,008
Loan status							
No loans	7,633	9,101	10,825	10,380	13,226	5,569	8,564
Received loans[2]	3,128	3,521	4,505	4,998	6,851	2,832	4,095

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Actual EFC values were only available for financial aid applicants (48 percent of students). EFCs for others were imputed by regression. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.3a—Percentage of undergraduates with financial need for federal aid according to type of institution, by institutional and student characteristics: 1995–96

	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	Total with federal aid need[1]
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Total	40.7	62.8	64.4	73.7	75.5	85.9	56.1
Attendance pattern							
Full-time, full-year	67.3	75.9	71.7	87.4	87.2	91.8	76.6
Full-time, part-year	50.2	65.0	62.2	76.7	66.7	86.2	63.2
Part-time, full-year	46.3	58.2	61.5	60.1	64.7	86.2	52.2
Part-time, part-year	21.6	28.8	33.7	31.7	32.3	69.1	25.4
Local residence							
On campus	43.5	75.1	68.4	87.4	85.1	91.6	75.6
Off campus	36.9	58.7	62.2	61.0	66.4	84.5	50.7
With parents/other relatives	48.6	63.5	65.8	80.2	77.1	89.8	58.5
Tuition and fees							
Less than $500	28.5	16.0	18.6	20.5	13.7	20.2	28.0
$500–999	52.7	41.5	45.9	24.5	30.3	67.1	49.6
$1,000–1,999	66.6	68.0	66.1	45.7	33.2	69.4	65.2
$2,000–3,999	65.0	74.1	69.2	66.6	56.0	84.1	70.6
$4,000–7,999	—	78.3	73.2	82.3	69.6	90.3	79.9
$8,000 or more	—	83.5	73.1	86.9	87.5	94.2	86.1
Price of attendance							
Less than $4,000	22.0	19.6	21.2	22.7	17.6	60.0	22.6
$4,000–7,999	57.4	65.1	62.4	62.9	55.3	79.2	60.8
$8,000–11,999	75.6	74.7	68.2	77.6	62.2	90.2	73.7
$12,000–15,999	93.2	82.7	77.0	84.1	80.0	92.8	82.9
$16,000 or more	—	90.2	78.7	88.1	88.4	92.6	87.3
Gender							
Male	36.5	63.3	63.9	72.6	75.7	85.0	54.2
Female	43.8	62.3	64.8	74.5	75.3	86.5	57.5
Race–ethnicity							
White, non-Hispanic	34.6	59.3	59.6	70.8	72.2	82.5	51.2
Black, non-Hispanic	60.1	75.7	80.7	80.2	81.7	89.9	70.3
Hispanic	50.6	74.8	81.0	81.7	84.9	93.7	65.9
Asian/Pacific Islander	45.9	69.3	74.6	79.5	84.5	80.0	64.5
American Indian/Alaskan Native	55.8	72.7	64.9	—	—	93.5	64.6
Age as of 12/31/95							
18 years or younger	50.4	70.2	66.6	86.1	81.2	90.9	65.4
19–23 years	46.4	66.6	64.8	81.5	80.8	86.4	62.6
24–29 years	45.8	71.7	77.5	73.4	78.5	92.6	60.7
30–39 years	34.3	45.9	53.2	54.7	46.4	83.6	44.4
40 years or older	25.0	36.7	30.5	42.0	42.1	73.3	31.8

Table 4.3a—Percentage of undergraduates with financial need for federal aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total with federal aid need[1]
Dependency status							
Dependent	41.8	64.6	63.3	82.0	80.2	81.3	60.1
Independent	40.1	60.5	66.8	60.8	63.5	87.9	52.1
No dependents, unmarried	38.7	67.1	71.3	71.7	75.9	90.6	55.7
No dependents, married	16.0	39.8	57.2	37.6	44.5	67.3	29.0
With dependents	49.7	64.0	65.0	61.2	57.9	90.5	58.1
Dependency and 1994 income							
Dependent							
Less than $20,000	86.4	95.3	96.0	97.2	96.4	99.2	92.8
$20,000–39,999	65.6	93.0	94.8	96.6	95.7	96.7	83.3
$40,000–59,999	29.8	72.5	81.2	92.4	92.0	82.7	62.3
$60,000–79,999	4.2	32.3	41.8	79.4	85.9	54.8	35.8
$80,000–99,999	6.2	15.3	22.4	64.6	73.7	31.7	27.3
$100,000 or more	1.0	5.9	6.3	28.1	45.8	8.1	13.7
Independent							
Less than $10,000	80.8	94.7	96.6	96.4	99.3	99.5	89.1
$10,000–19,999	53.2	78.4	76.2	78.0	84.9	97.4	65.1
$20,000–29,999	29.3	54.8	63.3	65.5	55.3	87.4	42.8
$30,000–49,999	11.6	29.2	33.6	41.1	44.1	63.3	22.6
$50,000 or more	2.9	8.0	7.3	12.0	13.5	28.2	6.4
Income percentile rank							
Lowest quartile	81.9	95.7	96.4	97.1	97.9	99.2	90.5
Middle quartiles	38.8	67.7	75.0	82.9	85.2	90.5	58.2
Highest quartile	4.8	15.4	17.3	38.7	52.6	38.5	17.7
Aid status							
No aid	26.6	36.8	43.2	42.5	56.5	57.3	33.4
Received aid	69.5	83.7	81.4	84.6	86.5	93.9	80.1
Grant status							
No grants	28.8	45.2	50.1	50.2	60.6	72.5	39.4
Received grants	71.8	87.5	86.0	86.4	88.4	96.8	82.7
Loan status							
No loans	37.7	47.8	50.5	55.6	62.2	72.3	44.6
Received loans[2]	85.2	91.2	88.6	94.8	94.6	96.0	91.4

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.3b—Average financial need among undergraduates who have need according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Average federal aid need total[1]
Total	$3,970	$6,119	$7,096	$10,969	$14,266	$8,958	$7,031
Attendance pattern							
Full-time, full-year	5,387	7,011	7,844	12,808	16,261	11,644	9,189
Full-time, part-year	3,400	4,008	4,632	6,855	8,907	7,185	5,114
Part-time, full-year	4,269	5,940	7,002	8,049	9,935	9,692	5,639
Part-time, part-year	1,949	2,690	3,510	3,682	4,989	5,351	2,654
Local residence							
On campus	4,121	6,471	7,330	13,224	16,422	10,833	10,355
Off campus	4,157	6,306	7,292	9,412	12,495	9,260	6,636
With parents/other relatives	3,660	5,390	6,165	9,071	12,767	7,872	5,552
Tuition and fees							
Less than $500	2,923	1,190	2,113	—	—	—	2,851
$500–999	4,081	3,530	3,637	2,832	2,795	3,152	3,939
$1,000–1,999	4,985	5,580	5,684	4,036	4,056	4,025	5,224
$2,000–3,999	6,066	6,654	7,030	6,535	5,748	6,201	6,674
$4,000–7,999	—	7,592	8,626	8,982	8,268	9,692	8,862
$8,000 or more	—	11,000	11,197	13,862	16,491	13,091	14,255
Price of attendance							
Less than $4,000	1,765	1,604	1,628	2,145	1,700	2,694	1,805
$4,000–7,999	4,063	4,486	4,388	5,030	4,614	4,934	4,282
$8,000–11,999	6,686	6,816	6,687	7,103	6,337	8,285	6,912
$12,000–15,999	8,962	9,435	9,501	10,392	9,387	11,129	9,958
$16,000 or more	—	12,735	11,958	14,807	16,897	15,352	15,139
Gender							
Male	3,730	6,016	6,999	10,249	14,108	9,142	6,949
Female	4,117	6,195	7,186	11,456	14,412	8,845	7,092
Race–ethnicity							
White, non-Hispanic	3,650	5,853	6,747	11,240	13,712	8,951	6,900
Black, non-Hispanic	4,512	6,999	7,595	10,644	15,016	9,272	7,067
Hispanic	4,293	6,335	7,251	8,432	13,805	8,711	6,597
Asian/Pacific Islander	3,911	7,370	8,561	13,691	16,714	8,692	8,757
American Indian/Alaskan Native	5,251	6,423	9,858	—	—	10,561	7,459
Age as of 12/31/95							
18 years or younger	3,625	5,836	7,025	12,047	15,917	7,992	7,546
19–23 years	3,931	5,953	6,897	11,584	14,839	8,861	7,466
24–29 years	4,258	6,365	7,653	9,036	11,752	9,683	6,545
30–39 years	3,909	6,832	7,570	9,237	10,964	9,095	6,298
40 years or older	3,893	6,192	6,998	8,980	9,326	8,168	5,712

Table 4.3b—Average financial need among undergraduates who have need according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Average federal aid need total[1]
Dependency status							
Dependent	$3,681	$5,685	$6,764	$11,733	$15,091	$7,953	$7,523
Independent	4,152	6,679	7,781	9,352	11,621	9,347	6,486
No dependents, unmarried	3,642	6,417	7,498	9,327	12,376	8,636	6,479
No dependents, married	4,353	5,338	7,288	7,823	9,924	7,629	6,084
With dependents	4,371	7,385	8,390	9,705	11,074	9,913	6,565
Dependency and 1994 income							
Dependent							
Less than $20,000	4,428	7,561	9,131	13,103	18,991	9,240	8,358
$20,000–39,999	3,580	6,384	7,839	13,764	19,470	8,354	7,804
$40,000–59,999	2,496	4,155	5,124	11,627	15,939	6,734	6,551
$60,000–79,999	—	2,733	4,135	8,958	13,059	4,198	6,875
$80,000–99,999	—	2,344	4,051	7,058	11,187	—	6,639
$100,000 or more	—	—	4,008	9,991	7,995	—	7,577
Independent							
Less than $10,000	4,520	7,841	8,813	11,035	14,221	10,174	7,277
$10,000–19,999	4,016	6,160	7,163	8,378	10,998	9,166	5,942
$20,000–29,999	3,744	5,181	6,131	8,994	9,435	8,717	5,747
$30,000–49,999	3,209	4,693	6,220	7,176	7,602	7,035	5,350
$50,000 or more	—	3,993	—	6,499	—	5,673	4,281
Income percentile rank							
Lowest quartile	4,432	7,724	8,934	12,611	17,505	9,878	7,843
Middle quartiles	3,671	5,226	6,226	10,850	14,735	8,536	6,528
Highest quartile	1,950	3,700	4,436	7,836	10,226	5,802	6,313
Aid status							
No aid	2,919	4,324	5,342	9,048	11,316	6,436	4,646
Received aid	4,791	6,758	7,843	11,303	15,389	9,387	8,088
Grant status							
No grants	2,989	4,374	5,375	8,507	11,195	6,886	4,925
Received grants	4,996	7,395	8,609	11,741	16,095	10,211	8,635
Loan status							
No loans	3,755	5,265	5,995	9,124	12,105	7,203	5,472
Received loans[2]	5,380	6,972	8,187	12,224	16,310	9,937	9,384

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.4a—Percentage of undergraduates with remaining financial need after receiving financial aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total with remaining need after aid[1]
Total	36.8	48.8	49.0	54.9	59.0	74.6	45.9
Attendance pattern							
Full-time, full-year	61.5	58.4	53.8	65.6	69.2	83.1	61.2
Full-time, part-year	46.1	49.3	47.3	56.3	46.8	73.0	52.3
Part-time, full-year	42.0	46.8	50.6	45.2	52.1	77.2	45.1
Part-time, part-year	18.8	23.2	25.8	22.0	22.6	54.1	21.1
Local residence							
On campus	34.1	51.2	47.7	61.6	64.0	71.4	53.7
Off campus	33.1	46.3	47.1	46.4	53.3	74.5	42.0
With parents/other relatives	44.7	53.0	56.9	64.2	62.8	75.3	51.2
Tuition and fees							
Less than $500	25.8	14.1	15.3	16.3	7.3	12.2	25.3
$500–999	48.5	32.8	38.3	16.0	25.1	60.4	44.3
$1,000–1,999	59.0	54.0	51.9	37.2	26.7	56.1	54.3
$2,000–3,999	57.6	56.5	50.4	54.5	45.2	69.2	54.4
$4,000–7,999	—	58.4	55.4	57.3	45.9	80.7	62.0
$8,000 or more	—	68.7	58.9	64.0	69.4	82.6	67.0
Price of attendance							
Less than $4,000	19.8	17.2	17.9	19.2	15.7	54.9	20.2
$4,000–7,999	51.9	50.6	48.6	51.5	43.3	63.0	51.9
$8,000–11,999	68.2	57.2	50.6	55.3	45.3	79.3	58.2
$12,000–15,999	86.9	63.6	58.1	61.7	57.5	80.8	64.6
$16,000 or more	—	75.2	64.1	64.4	70.0	85.3	68.1
Gender							
Male	32.9	49.1	48.9	54.6	58.4	71.2	44.0
Female	39.6	48.5	49.1	55.1	59.6	76.7	47.4
Race–ethnicity							
White, non-Hispanic	31.0	44.4	44.2	50.8	55.9	68.3	40.7
Black, non-Hispanic	54.5	63.0	59.5	59.0	58.8	81.0	59.1
Hispanic	47.0	65.1	67.0	69.8	66.2	87.3	58.6
Asian/Pacific Islander	41.9	62.5	64.7	66.7	73.4	71.3	57.0
American Indian/Alaskan Native	48.3	44.0	44.6	—	—	88.2	50.2
Age as of 12/31/95							
18 years or younger	47.3	54.8	50.1	61.8	61.3	79.1	53.3
19–23 years	42.6	50.4	49.7	60.5	63.2	74.8	50.7
24–29 years	41.2	58.0	59.3	55.2	62.9	80.4	50.8
30–39 years	29.2	36.6	37.8	42.7	36.6	73.2	36.3
40 years or older	22.4	29.9	23.1	31.8	34.1	62.9	26.8

Table 4.4a—Percentage of undergraduates with remaining financial need after receiving financial aid according to type of institution, by institutional and student characteristics: 1995–96 —Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total with remaining need after aid[1]
Dependency status							
Dependent	38.4	48.9	48.3	60.0	62.3	67.4	48.1
Independent	35.8	48.6	50.5	46.8	50.8	77.6	43.8
No dependents, unmarried	33.8	53.2	53.6	53.2	61.9	73.3	45.0
No dependents, married	14.8	30.0	42.9	26.3	33.4	53.8	23.5
With dependents	44.7	53.2	49.7	49.4	46.1	84.0	50.5
Dependency and 1994 income							
Dependent							
Less than $20,000	79.8	83.4	81.2	87.4	83.0	95.2	82.9
$20,000–39,999	61.9	76.8	76.8	79.5	81.0	82.7	71.7
$40,000–59,999	25.7	45.9	59.5	63.5	70.7	55.6	45.5
$60,000–79,999	3.3	19.2	25.6	40.2	63.1	27.9	21.8
$80,000–99,999	5.9	6.7	13.7	33.7	50.8	15.1	16.8
$100,000 or more	1.0	2.8	3.8	19.2	32.4	6.3	9.3
Independent							
Less than $10,000	73.4	79.8	76.1	82.7	87.0	94.8	78.4
$10,000–19,999	47.9	61.0	55.5	57.5	67.2	85.0	54.7
$20,000–29,999	25.8	43.0	45.2	53.7	43.5	70.5	34.9
$30,000–49,999	8.7	21.6	25.6	24.0	28.2	45.3	15.8
$50,000 or more	2.5	4.8	3.2	5.8	7.8	15.7	3.9
Income percentile rank							
Lowest quartile	75.6	82.1	79.9	85.4	85.1	94.5	80.5
Middle quartiles	34.5	50.3	55.3	59.2	66.8	74.8	46.2
Highest quartile	4.0	8.7	10.5	21.6	36.5	22.9	11.2
Aid status							
No aid	26.6	36.8	43.2	42.5	56.5	57.3	33.4
Received aid	57.5	58.5	53.7	59.2	60.5	79.4	59.3
Grant status							
No grants	27.2	36.3	41.3	41.7	54.3	55.6	34.3
Received grants	61.8	66.4	60.6	62.0	63.2	89.9	64.7
Loan status							
No loans	35.8	45.2	47.3	49.0	56.2	69.8	41.8
Received loans[2]	51.6	55.5	52.0	61.7	63.2	78.2	58.8

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.4b—Average amount of remaining financial need among aided undergraduates after receiving financial aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Average remaining need after aid[1]
Total	$3,022	$3,510	$4,179	$5,406	$8,037	$5,515	$4,170
Attendance pattern							
Full-time, full-year	3,673	3,709	4,358	5,830	8,779	6,731	4,959
Full-time, part-year	2,704	2,574	3,255	4,464	5,784	4,570	3,480
Part-time, full-year	3,373	4,062	4,619	5,201	6,768	6,067	3,995
Part-time, part-year	1,699	2,000	2,551	2,454	3,476	3,870	2,050
Local residence							
On campus	3,107	3,099	3,599	5,762	8,251	5,825	4,970
Off campus	3,100	3,647	4,402	5,542	7,714	5,768	4,189
With parents/other relatives	2,895	3,518	4,241	4,415	8,251	4,706	3,678
Tuition and fees							
Less than $500	2,496	947	1,800	—	—	—	2,443
$500–999	3,155	2,669	2,793	2,514	—	2,522	3,073
$1,000–1,999	3,383	3,489	3,618	2,826	2,949	3,076	3,438
$2,000–3,999	4,295	3,435	3,871	4,161	4,164	4,366	3,898
$4,000–7,999	—	4,340	4,725	4,715	5,135	5,925	5,091
$8,000 or more	—	7,064	7,539	6,416	9,047	7,111	7,467
Price of attendance							
Less than $4,000	1,471	1,212	1,387	1,606	1,431	1,960	1,481
$4,000–7,999	2,990	2,729	2,906	3,136	3,401	3,471	2,994
$8,000–11,999	5,106	3,677	3,842	4,308	4,499	5,122	4,284
$12,000–15,999	7,306	5,698	5,142	4,822	5,506	6,373	5,580
$16,000 or more	—	8,535	7,688	7,050	9,273	9,107	8,136
Gender							
Male	3,022	3,537	4,181	4,781	8,269	5,313	4,144
Female	3,022	3,490	4,178	5,837	7,830	5,631	4,188
Race–ethnicity							
White, non-Hispanic	2,761	3,338	4,122	5,516	8,024	5,528	4,073
Black, non-Hispanic	3,222	3,701	3,523	4,893	6,227	5,549	3,905
Hispanic	3,468	3,761	3,682	4,167	6,400	5,264	3,998
Asian/Pacific Islander	3,341	4,807	5,512	7,790	9,912	6,064	5,644
American Indian/Alaskan Native	3,736	3,168	5,241	—	—	6,414	4,615
Age as of 12/31/95							
18 years or younger	2,846	3,468	3,851	5,556	8,934	4,820	4,198
19–23 years	3,141	3,409	4,139	5,491	8,097	5,275	4,316
24–29 years	3,048	3,753	4,579	4,888	7,733	6,131	4,100
30–39 years	2,843	3,515	4,192	5,404	6,648	5,686	3,933
40 years or older	2,938	3,531	3,703	5,281	6,049	5,187	3,711

Table 4.4b—Average amount of remaining financial need among aided undergraduates after receiving financial aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Average remaining need after aid[1]
Dependency status							
Dependent	$3,017	$3,340	$4,066	$5,559	$8,325	$4,726	$4,315
Independent	3,025	3,717	4,415	5,099	7,138	5,802	4,017
No dependents, unmarried	2,876	3,734	4,517	4,995	7,611	5,418	4,063
No dependents, married	3,646	3,663	4,816	4,158	5,896	5,515	4,195
With dependents	3,018	3,715	4,116	5,356	6,820	5,989	3,957
Dependency and 1994 income							
Dependent							
Less than $20,000	3,417	3,907	4,606	5,721	8,835	5,107	4,490
$20,000–39,999	2,979	3,431	4,467	5,303	7,346	4,695	4,070
$40,000–59,999	2,322	2,891	3,434	5,350	8,383	4,141	3,871
$60,000–79,999	—	1,948	3,224	5,087	9,676	3,751	4,931
$80,000–99,999	—	—	3,477	5,155	8,846	—	5,265
$100,000 or more	—	—	3,518	9,241	6,487	—	6,681
Independent							
Less than $10,000	3,166	3,885	4,744	5,291	7,704	6,175	4,262
$10,000–19,999	3,009	3,791	4,215	5,164	6,921	5,572	3,842
$20,000–29,999	2,933	3,319	3,708	5,100	7,111	5,623	3,839
$30,000–49,999	2,269	3,259	3,914	4,193	5,522	4,554	3,471
$50,000 or more	—	—	—	—	—	3,566	2,856
Income percentile rank							
Lowest quartile	3,254	3,893	4,659	5,503	8,338	5,852	4,360
Middle quartiles	2,886	3,255	3,908	5,226	7,825	5,287	3,937
Highest quartile	1,518	2,753	3,380	5,884	8,113	4,148	4,787
Aid status							
No aid	2,919	4,324	5,342	9,048	11,316	6,436	4,646
Received aid	3,119	3,095	3,428	4,501	6,252	5,329	3,886
Grant status							
No grants	2,909	3,944	4,784	8,069	10,469	5,439	4,440
Received grants	3,152	3,176	3,556	4,441	6,221	5,552	3,942
Loan status							
No loans	3,098	4,193	5,032	7,126	10,105	5,867	4,444
Received loans[2]	2,234	2,450	2,831	3,819	5,388	5,282	3,567

—Sample size too small for a reliable estimate.

[1] Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.5a—Percentage of undergraduates with need who received financial aid according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total aided*
Total	56.2	73.8	70.1	85.2	72.4	85.4	69.3
Attendance pattern							
Full-time, full-year	64.9	79.4	75.1	89.3	75.0	88.2	77.2
Full-time, part-year	61.6	73.3	59.5	79.8	66.2	83.6	70.1
Part-time, full-year	54.8	66.0	63.3	73.6	68.0	89.1	60.8
Part-time, part-year	42.8	49.4	49.8	72.7	59.0	81.4	49.5
Local residence							
On campus	63.5	86.2	80.2	89.1	78.5	86.2	83.1
Off campus	58.8	71.1	68.6	79.4	66.4	84.2	67.9
With parents/other relatives	51.5	68.7	60.6	88.4	70.8	88.9	62.7
Tuition and fees							
Less than $500	46.9	35.8	33.1	—	—	—	45.3
$500–999	55.8	59.0	49.6	64.2	46.2	79.3	56.0
$1,000–1,999	69.8	72.3	68.5	69.8	50.7	80.4	70.4
$2,000–3,999	65.8	79.5	75.2	86.2	66.1	81.9	76.9
$4,000–7,999	—	76.0	74.4	87.7	82.3	86.6	81.1
$8,000 or more	—	74.7	60.6	86.9	73.3	89.6	80.1
Price of attendance							
Less than $4,000	47.7	40.2	30.6	57.3	30.3	77.3	47.4
$4,000–7,999	59.3	75.1	65.3	79.9	65.2	82.5	64.8
$8,000–11,999	59.4	76.7	73.8	87.2	72.8	85.3	74.0
$12,000–15,999	64.5	75.8	75.6	88.8	78.3	89.4	80.8
$16,000 or more	—	58.5	63.2	86.7	73.5	86.6	78.8
Gender							
Male	47.1	71.2	66.9	85.9	69.0	87.0	65.5
Female	61.7	75.7	73.1	84.7	75.6	84.5	72.1
Race–ethnicity							
White, non-Hispanic	54.4	73.1	69.2	85.8	71.7	85.2	69.0
Black, non-Hispanic	64.8	80.8	84.4	89.2	86.8	86.8	75.7
Hispanic	56.2	76.4	70.6	86.3	82.5	88.7	70.0
Asian/Pacific Islander	38.7	63.3	58.8	67.3	61.1	69.2	55.8
American Indian/Alaskan Native	65.0	84.1	91.0	—	—	84.5	74.7
Age as of 12/31/95							
18 years or younger	48.4	78.8	78.6	89.3	79.3	84.7	71.7
19–23 years	51.9	75.8	68.9	85.7	72.3	89.0	69.6
24–29 years	59.8	64.8	66.8	82.8	61.3	82.8	66.3
30–39 years	65.2	77.6	71.4	80.3	81.4	84.2	71.8
40 years or older	58.1	74.4	80.6	83.1	69.1	81.9	68.1

Table 4.5a—Percentage of undergraduates with need who received financial aid according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total aided*
Dependency status							
Dependent	45.6	74.6	69.4	86.3	73.2	84.7	68.2
Independent	62.8	72.7	71.7	82.7	70.1	85.7	70.5
No dependents, unmarried	50.8	67.9	66.2	77.8	63.3	82.8	63.8
No dependents, married	53.1	62.9	70.2	82.6	80.8	76.0	65.1
With dependents	69.7	80.9	80.3	86.9	76.9	88.4	76.1
Dependency and 1994 income							
Dependent							
Less than $20,000	56.0	82.3	77.4	87.5	82.8	91.1	73.1
$20,000–39,999	41.3	76.7	74.2	92.2	91.8	85.9	68.4
$40,000–59,999	34.2	69.7	61.1	85.4	79.2	78.9	64.2
$60,000–79,999	—	60.2	64.0	87.0	58.2	70.8	67.8
$80,000–99,999	—	68.1	58.9	75.0	61.8	—	61.7
$100,000 or more	—	—	65.1	64.8	54.2	—	60.0
Independent							
Less than $10,000	65.2	79.2	73.2	82.7	73.8	86.5	72.8
$10,000–19,999	61.1	68.0	68.7	81.2	64.3	85.9	67.5
$20,000–29,999	60.1	65.4	69.6	80.0	68.7	85.6	68.1
$30,000–49,999	66.9	61.5	75.1	87.3	71.0	81.9	72.9
$50,000 or more	—	69.9	—	87.1	—	82.5	64.1
Income percentile rank							
Lowest quartile	60.8	81.0	75.6	86.8	79.8	87.8	73.0
Middle quartiles	52.8	69.1	66.9	86.3	75.9	84.0	67.0
Highest quartile	42.9	68.7	67.3	77.8	58.9	79.4	66.4

—Sample size too small for a reliable estimate.

*Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.5b—Average amount of financial aid received by undergraduates who had need according to type of institution, by institutional and student characteristics: 1995–96

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total aid*
Total	$2,343	$5,019	$6,203	$8,993	$12,143	$5,200	$5,694
Attendance pattern							
Full-time, full-year	3,292	5,722	6,762	10,355	13,587	6,607	7,389
Full-time, part-year	1,576	3,134	4,194	5,119	8,415	4,309	3,529
Part-time, full-year	2,320	4,348	5,506	6,347	7,394	5,012	3,885
Part-time, part-year	1,266	2,407	3,471	3,279	5,333	3,223	2,213
Local residence							
On campus	2,981	5,695	6,823	11,352	14,489	8,224	9,152
Off campus	2,493	5,218	6,395	7,289	10,378	5,248	5,052
With parents/other relatives	2,023	3,809	4,385	6,749	9,239	4,748	3,975
Tuition and fees							
Less than $500	1,519	1,277	—	—	—	—	1,522
$500–999	2,209	2,655	3,026	2,347	—	1,173	2,287
$1,000–1,999	3,018	4,185	4,573	2,902	3,553	2,146	3,624
$2,000–3,999	3,651	5,526	6,209	3,967	4,072	3,497	5,234
$4,000–7,999	—	6,382	7,521	7,238	7,127	5,378	6,630
$8,000 or more	—	7,810	9,600	11,565	13,916	8,092	11,576
Price of attendance							
Less than $4,000	960	1,410	1,626	1,484	—	1,237	1,057
$4,000–7,999	2,417	3,463	3,629	3,381	3,365	2,946	2,887
$8,000–11,999	3,776	5,680	5,824	5,197	5,052	4,710	5,248
$12,000–15,999	3,425	7,283	8,154	8,532	7,955	6,624	7,560
$16,000 or more	—	10,368	10,008	12,245	14,222	8,450	12,219
Gender							
Male	2,332	5,035	6,326	8,565	12,482	5,846	6,025
Female	2,348	5,008	6,098	9,286	11,859	4,794	5,476
Race–ethnicity							
White, non-Hispanic	2,367	5,122	6,058	9,497	11,753	5,585	5,919
Black, non-Hispanic	2,495	5,040	6,297	8,524	12,996	5,064	5,265
Hispanic	1,950	4,081	6,357	5,853	11,354	4,424	4,518
Asian/Pacific Islander	2,260	4,871	6,784	11,298	14,084	5,121	7,140
American Indian/Alaskan Native	3,126	5,665	7,235	—	—	5,404	5,219
Age as of 12/31/95							
18 years or younger	2,062	4,447	5,973	10,071	13,080	4,780	6,412
19–23 years	2,121	4,958	6,057	9,699	12,913	5,128	6,292
24–29 years	2,714	5,411	6,703	6,966	9,805	5,543	5,009
30–39 years	2,449	5,493	6,953	6,697	7,648	5,198	4,562
40 years or older	2,275	4,644	5,473	6,660	6,887	5,051	4,029

Table 4.5b—Average amount of financial aid received by undergraduates who had need according to type of institution, by institutional and student characteristics: 1995–96—Continued

		Public 4-year		Private, not-for-profit 4-year			
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting	Private, for-profit	Total aid*
Dependency status							
Dependent	$2,107	$4,775	$5,988	$9,869	$13,079	$5,240	$6,651
Independent	2,450	5,343	6,635	7,056	9,008	5,185	4,667
No dependents, unmarried	2,567	5,371	6,758	7,811	10,308	5,631	5,441
No dependents, married	2,000	4,845	6,101	7,207	7,789	4,900	4,783
With dependents	2,450	5,437	6,666	6,459	7,772	5,029	4,201
Dependency and 1994 income							
Dependent							
Less than $20,000	2,320	5,096	6,836	9,183	13,952	4,821	6,013
$20,000–39,999	1,949	4,830	6,000	10,449	14,679	5,282	6,506
$40,000–59,999	1,873	4,392	5,244	10,362	12,882	5,767	6,735
$60,000–79,999	—	4,363	5,460	9,678	12,531	5,977	7,871
$80,000–99,999	—	5,015	6,008	9,092	11,154	—	8,444
$100,000 or more	—	—	6,481	8,671	10,198	—	8,566
Independent							
Less than $10,000	2,588	5,843	7,079	7,928	10,222	4,984	4,907
$10,000–19,999	2,319	5,022	6,590	6,170	9,156	5,245	4,319
$20,000–29,999	2,054	4,355	5,790	6,394	6,295	5,371	4,188
$30,000–49,999	2,799	4,702	5,417	6,828	7,508	5,519	4,945
$50,000 or more	—	—	—	6,529	—	6,612	5,625
Income percentile rank							
Lowest quartile	2,401	5,481	6,816	9,038	13,015	4,937	5,494
Middle quartiles	2,282	4,643	5,787	9,118	12,194	5,352	5,635
Highest quartile	2,385	4,922	5,863	8,396	10,864	6,011	7,213

—Sample size too small for a reliable estimate.

*Includes public, less-than-2-year; and private, not-for-profit less-than-4-year.

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Section 5: Student Characteristics

Dependency Status

- According to federal financial aid regulations, undergraduates who are less than 24 years old are assumed to be financially dependent on their parents unless they are married, have dependents of their own, or are veterans, orphans, or wards of the court. Almost half (49 percent) of all undergraduates were considered dependent for financial aid purposes, while 18 percent of all students were independent and unmarried, 9 percent were married independent students with no dependents, and 25 percent were independent (married or unmarried) with dependents (table 5.1a).
- Among students 18 years or younger, 96 percent were dependent; among those aged 19 to 23, 89 percent were dependent (table 5.1a).
- Institutions with longer programs of study were more likely to enroll dependent students than were less-than-4-year institutions. Sixty-three percent of students at 4-year institutions were financially dependent, compared to 38 percent at 2-year institutions and 24 percent at less-than-2-year institutions (table 5.1a).
- Dependency was related to institutional control. Students at private, not-for-profit institutions were more likely to be dependent than those at other types of institutions. Forty-four percent of students enrolled in private, for-profit institutions were independent with dependents (table 5.1a).
- Dependency status was also related to attendance patterns. Almost three-quarters (74 percent) of undergraduates who attended full time for the entire 1995–96 academic year were financially dependent. Students who attended part time for all or part of the year were more likely to be independent with dependents than were those who attended full time for the full academic year. Students who enrolled full time for part of the year were twice as likely to be independent with dependents as those who enrolled full time for the full year.

Attendance Status

- Thirty-eight percent of the undergraduates were enrolled full time for a full year (8 or more months). One-fourth (24 percent) were enrolled part time for a full year, and another one-fourth (24 percent) were enrolled part time for less than a full year (table 5.1b).

- More than one-half (58 percent) of undergraduates enrolled in 4-year institutions were enrolled as full-time, full-year students, compared to less than one-fifth (18 percent) of undergraduates attending 2-year institutions (table 5.1b).
- Students attending less-than-2-year institutions, which offer short vocational programs, were more likely to be enrolled full time for less than a full year than those attending 2-year or 4-year institutions (table 5.1b).
- Dependent students were more likely to be enrolled as full-time, full-year students than independent students (58 percent compared to 20 percent) (table 5.1b).
- The proportion of dependent students enrolled full time, full year increased as family income increased; the proportion of independent students enrolled full time, full year decreased as family income increased (table 5.1b).

Residence

- About 60 percent of undergraduates enrolled in the 1995–96 academic year lived in off-campus housing; 25 percent lived with their parents or other relatives; and 14 percent lived in on-campus housing. At 4-year institutions, about one-fourth (26 percent) lived on campus (table 5.1c).
- Forty percent of dependent undergraduates lived at home with parents or relatives (table 5.1c).
- Nearly one-half (48 percent) of the undergraduates who were charged $8,000 or more in tuition and fees lived in on-campus housing (table 5.1c).

Race–Ethnicity

- The racial–ethnic distribution of undergraduates varied by institution control. Students attending public or private, not-for-profit institutions were more likely to be white, non-Hispanic and were less likely to be black, non-Hispanic or Hispanic than those attending private, for-profit institutions (table 5.2a).
- A similar pattern was reflected by institution level. Students attending 4-year institutions were more likely to be white and less likely to be black or Hispanic than those attending 2-year institutions (table 5.2a).
- White students represented less than one-half (46 percent) of dependent low-income undergraduates (family income less than $20,000). Twenty percent of the low-income dependent students were black; 21 percent were Hispanic; 11 percent were Asian/Pacific Islander; and 2 percent were American Indian/Alaskan Native (table 5.2a).

Gender and Citizenship

- A majority of undergraduates were women (57 percent). There was a higher proportion of women than men both among dependents (53 percent) and independents (61 percent) (table 5.2b).
- Ninety-five percent of all undergraduates were U.S. citizens. Among Asian/Pacific Islanders, 27 percent were noncitizens eligible for federal financial aid, and 7 percent were nonresident aliens ineligible for federal student aid (table 5.2b).

Family Income

- Among dependent undergraduates, 19 percent came from families with incomes of less than $20,000; 11 percent came from families with incomes of $100,000 or more (table 5.3).
- One-third (34 percent) of the dependent students attending private, for-profit institutions came from families with incomes of less than $20,000, compared to 18 percent of the dependent undergraduates attending either public or private, not-for-profit institutions (table 5.3).
- Private, not-for-profit doctorate-granting institutions enrolled a higher percentage (21 percent) of dependent students with family incomes of $100,000 or more than did any other type of institution (table 5.3).
- Twelve percent of white, non-Hispanic dependent students came from families with incomes of less than $20,000, compared to nearly 40 percent of dependent black, non-Hispanic or Hispanic students (table 5.3).
- About half (53 percent) of the dependent students whose parents had not completed a high school education came from families with incomes of less than $20,000 (table 5.3).
- Twenty-nine percent of independent undergraduates had incomes of less than $10,000. Among independent students attending private, for-profit institutions, 44 percent had incomes of less than $10,000 (table 5.4).
- Younger independent students were more likely to have low incomes than older independent students. For example, 87 percent of independent students age 18 or younger had incomes of less than $10,000, compared to 15 percent of those age 40 or older (table 5.4).
- Thirty percent of the married independent students who had no dependents had family incomes of $50,000 or more (table 5.4).

Institution Level and Control

- More undergraduates were enrolled in public 2-year institutions (43 percent) than in any other type. Five percent of undergraduates were enrolled in private, for-profit institutions. Nearly 5 percent of the students attended more than one institution during the 1995–96 academic year (table 5.5).

- The public 2-year institutions enrolled 19 percent of full-time, full-year students, 41 percent of full-time, part-year students, 58 percent of part-time, part-year students, and 69 percent of part-time, part-year students (table 5.5).
- Eighty-eight percent of the students who were charged less than $500 in tuition and fees and 66 percent of those charged between $500 and $1,000 attended public 2-year institutions (table 5.5).
- More than half (53 percent) of all independent students attended public 2-year institutions, while 33 percent of dependent students did so (table 5.5).
- More than half (55 percent) of students whose parents had less than a high school education were enrolled in public 2-year institutions, compared to 34 percent of those whose parents had completed a bachelor's degree (table 5.5).

Table 5.1a—Percentage distribution of undergraduates according to dependency status, by institutional and student characteristics: 1995–96

		Independent		
	Dependent	No dependents, unmarried	No dependents, married	With dependents
Total	49.2	17.5	8.8	24.5
Type of institution				
Public	47.7	18.2	9.5	24.6
Less-than-2-year	24.4	18.5	13.2	43.9
2-year	37.6	19.5	11.5	31.4
4-year	63.0	16.5	6.6	14.0
Nondoctorate-granting	54.5	18.6	9.0	17.9
Doctorate-granting	68.8	15.0	4.9	11.3
Private, not-for-profit	61.9	14.1	6.5	17.5
Less-than-4-year	32.6	22.9	9.6	35.0
4-year	64.6	13.3	6.2	15.9
Nondoctorate-granting	61.2	13.6	6.6	18.7
Doctorate-granting	71.6	12.8	5.4	10.1
Private, for-profit	29.1	19.5	7.9	43.6
More than one institution	54.1	15.2	5.9	24.9
Level of institution[1]				
Less-than-2-year	23.9	19.3	9.9	46.9
2-year	37.5	19.5	11.3	31.8
4-year	63.1	15.6	6.5	14.9
Attendance pattern				
Full-time, full-year	73.9	9.8	4.1	12.3
Full-time, part-year	47.8	17.9	7.4	27.0
Part-time, full-year	33.9	21.7	12.8	31.6
Part-time, part-year	26.6	24.9	13.2	35.3
Local residence				
On campus	91.5	4.0	1.3	3.1
Off campus	27.4	23.0	13.6	36.0
With parents/other relatives	78.9	11.6	1.4	8.1
Tuition and fees[1]				
Less than $500	28.4	23.1	14.2	34.4
$500–999	40.2	18.7	10.4	30.7
$1,000–1,999	53.4	16.3	7.1	23.2
$2,000–3,999	61.8	14.9	7.0	16.4
$4,000–7,999	60.8	15.5	4.8	19.0
$8,000 or more	81.8	8.4	2.2	7.6
Price of attendance[1]				
Less than $4,000	27.3	23.5	14.0	35.2
$4,000–7,999	51.4	16.2	8.5	23.8
$8,000–11,999	59.8	15.2	6.4	18.6
$12,000–15,999	58.9	16.1	6.0	19.0
$16,000 or more	80.0	8.6	2.5	8.9

Table 5.1a—Percentage distribution of undergraduates according to dependency status, by institutional and student characteristics: 1995–96—Continued

		Independent		
	Dependent	No dependents, unmarried	No dependents, married	With dependents
Gender				
Male	54.0	20.4	6.7	18.9
Female	45.5	15.4	10.4	28.7
Race–ethnicity				
White, non-Hispanic	50.4	17.4	10.3	22.0
Black, non-Hispanic	38.7	18.6	4.3	38.4
Hispanic	48.3	16.1	5.3	30.3
Asian/Pacific Islander	57.9	20.2	7.9	14.1
American Indian/Alaskan Native	40.8	15.9	7.1	36.2
Age as of 12/31/95				
18 years or younger	96.1	0.8	0.5	2.6
19–23 years	88.7	2.3	2.4	6.7
24–29 years	†	52.0	13.0	35.1
30–39 years	†	27.6	16.3	56.2
40 years or older	†	23.3	24.0	52.8
Income percentile rank				
Lowest quartile	49.9	24.7	3.3	22.1
Middle quartiles	48.6	19.5	7.2	24.8
Highest quartile	49.7	6.2	17.8	26.4
Parents' highest education				
Less than high school diploma	24.8	19.5	15.1	40.7
High school diploma or equivalent	42.0	17.8	9.8	30.4
Postsecondary education	63.2	13.9	7.0	15.9
Aid status				
No aid	48.0	19.2	11.2	21.7
Received aid	50.4	15.9	6.4	27.3
Grant status				
No grants	49.4	19.4	10.7	20.5
Received grants	48.9	14.6	5.8	30.7
Loan status				
No loans	45.9	17.8	10.3	26.0
Received loans[2]	58.6	16.8	4.4	20.2

†Not applicable. Students age 24 or older are all considered to be independent.

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.1b—Percentage distribution of undergraduates according to attendance pattern, by institutional and student characteristics: 1995–96

	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Total	38.3	13.1	24.2	24.4
Type of institution				
Public	33.3	11.8	26.5	28.5
Less-than-2-year	45.1	28.7	10.9	15.3
2-year	16.8	12.2	32.3	38.7
4-year	56.6	10.5	18.7	14.2
Nondoctorate-granting	51.0	10.9	20.5	17.7
Doctorate-granting	60.4	10.3	17.5	11.8
Private, not-for-profit	59.2	11.4	15.8	13.7
Less-than-4-year	41.6	28.8	15.9	13.8
4-year	60.7	9.9	15.7	13.6
Nondoctorate-granting	58.9	10.0	16.6	14.5
Doctorate-granting	64.4	9.8	14.0	11.8
Private, for-profit	36.3	42.1	10.2	11.5
More than one institution	52.5	6.2	31.5	10.0
Level of institution[1]				
Less-than-2-year	37.3	45.4	7.9	9.5
2-year	18.1	13.5	31.1	37.3
4-year	57.8	10.4	17.8	14.0
Local residence				
On campus	79.8	8.9	6.8	4.5
Off campus	27.2	12.8	28.7	31.3
With parents/other relatives	42.7	16.0	22.7	18.6
Tuition and fees[1]				
Less than $500	4.4	10.7	25.4	59.5
$500–999	14.5	22.3	36.2	27.1
$1,000–1,999	41.3	16.7	32.0	10.0
$2,000–3,999	64.6	10.7	20.4	4.4
$4,000–7,999	66.6	16.3	13.4	3.7
$8,000 or more	86.9	6.0	6.4	0.8
Price of attendance[1]				
Less than $4,000	0.2	13.8	18.9	67.1
$4,000–7,999	30.3	21.1	36.2	12.4
$8,000–11,999	63.0	9.6	24.7	2.7
$12,000–15,999	75.3	7.0	16.7	1.1
$16,000 or more	90.3	2.7	6.6	0.3
Gender				
Male	40.0	13.7	22.1	24.2
Female	37.0	12.6	25.8	24.6
Race–ethnicity				
White, non-Hispanic	39.0	12.2	23.7	25.1
Black, non-Hispanic	33.6	16.4	25.6	24.4
Hispanic	34.6	14.6	26.5	24.3
Asian/Pacific Islander	44.6	13.2	23.5	18.8
American Indian/Alaskan Native	36.3	13.7	25.9	24.2

Table 5.1b—Percentage distribution of undergraduates according to attendance pattern, by institutional and student characteristics: 1995–96—Continued

	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Age as of 12/31/95				
18 years or younger	64.3	12.1	13.7	9.9
19–23 years	53.5	14.5	17.4	14.7
24–29 years	22.8	13.5	30.8	32.9
30–39 years	15.9	12.4	33.6	38.2
40 years or older	12.1	8.6	36.6	42.7
Dependency status				
Dependent	57.5	12.7	16.6	13.2
Independent	19.7	13.4	31.5	35.3
No dependents, unmarried	21.6	13.4	30.1	34.9
No dependents, married	17.5	10.9	35.1	36.5
With dependents	19.2	14.4	31.3	35.2
Dependency and 1994 income				
Dependent				
Less than $20,000	52.9	15.8	18.4	12.9
$20,000–39,999	56.7	12.1	18.2	13.1
$40,000-59,999	56.4	12.1	16.2	15.3
$60,000–79,999	58.9	11.9	16.2	13.0
$80,000–99,999	59.4	10.9	16.0	13.7
$100,000 or more	65.7	12.3	12.4	9.6
Independent				
Less than $10,000	31.0	19.3	24.4	25.2
$10,000–19,999	19.9	15.0	30.9	34.2
$20,000–29,999	15.6	11.4	33.3	39.7
$30,000–49,999	12.7	9.4	36.1	41.9
$50,000 or more	9.8	6.3	39.3	44.7
Income percentile rank				
Lowest quartile	42.6	17.2	21.3	18.9
Middle quartiles	36.7	13.0	24.3	26.0
Highest quartile	37.2	8.9	27.0	27.0
Parents' highest education				
Less than high school diploma	26.9	14.1	33.2	25.9
High school diploma or equivalent	39.2	13.5	26.5	20.8
Postsecondary education	50.8	12.3	19.9	17.0
Aid status				
No aid	24.1	12.5	26.9	36.4
Received aid	52.6	13.6	21.5	12.4
Grant status				
No grants	28.9	12.9	26.0	32.1
Received grants	52.9	13.3	21.4	12.5
Loan status				
No loans	29.0	13.3	26.6	31.1
Received loans[2]	65.3	12.5	17.2	5.0

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.1c—Percentage distribution of undergraduates according to local residence, by institutional and student characteristics: 1995–96

	On campus	Off campus	With parents/ other relatives
Total	13.8	61.1	25.2
Type of institution			
Public	9.9	63.3	26.8
Less-than-2-year	1.7	73.9	24.4
2-year	1.9	66.7	31.4
4-year	21.6	58.0	20.3
Nondoctorate-granting	17.8	58.3	23.9
Doctorate-granting	24.3	57.8	17.9
Private, not-for-profit	34.9	47.6	17.6
Less-than-4-year	9.8	63.4	26.8
4-year	37.1	46.1	16.7
Nondoctorate-granting	36.3	47.0	16.8
Doctorate-granting	39.0	44.3	16.7
Private, for-profit	2.6	73.7	23.8
More than one institution	18.0	56.0	26.0
Level of institution[1]			
Less-than-2-year	1.7	73.8	24.5
2-year	2.2	66.8	31.0
4-year	26.3	54.6	19.1
Attendance pattern			
Full-time, full-year	28.6	43.3	28.1
Full-time, part-year	9.4	59.7	31.0
Part-time, full-year	3.9	72.5	23.7
Part-time, part-year	2.6	78.3	19.2
Tuition and fees[1]			
Less than $500	1.8	74.4	23.9
$500–999	3.1	66.9	30.0
$1,000–1,999	9.8	57.7	32.5
$2,000–3,999	19.3	56.6	24.1
$4,000–7,999	23.9	54.9	21.2
$8,000 or more	47.8	35.5	16.7
Price of attendance[1]			
Less than $4,000	2.2	75.0	22.9
$4,000–7,999	6.7	56.5	36.8
$8,000–11,999	19.5	59.3	21.2
$12,000–15,999	23.5	58.5	18.0
$16,000 or more	49.6	37.8	12.6
Gender			
Male	14.4	58.4	27.2
Female	13.3	63.1	23.6
Race–ethnicity			
White, non-Hispanic	14.5	62.0	23.6
Black, non-Hispanic	14.1	62.2	23.6
Hispanic	6.9	56.8	36.3
Asian/Pacific Islander	16.0	55.2	28.8
American Indian/Alaskan Native	12.5	66.8	20.7

Table 5.1c—Percentage distribution of undergraduates according to local residence, by institutional and student characteristics: 1995–96—Continued

	On campus	Off campus	With parents/ other relatives
Age as of 12/31/95			
18 years or younger	39.1	13.1	47.8
19–23 years	20.3	43.0	36.7
24–29 years	2.8	82.4	14.9
30–39 years	1.5	92.2	6.4
40 years or older	0.9	96.1	3.0
Dependency status			
Dependent	25.6	34.0	40.4
Independent	2.3	87.3	10.4
No dependents, unmarried	3.1	80.2	16.7
No dependents, married	2.1	94.1	3.9
With dependents	1.8	89.9	8.3
Dependency and 1994 income			
Dependent			
Less than $20,000	22.2	30.6	47.1
$20,000–39,999	23.6	33.1	43.3
$40,000-59,999	25.7	35.6	38.7
$60,000–79,999	27.0	33.8	39.2
$80,000–99,999	28.5	33.8	37.7
$100,000 or more	31.1	38.9	30.0
Independent			
Less than $10,000	4.5	77.0	18.5
$10,000–19,999	1.8	86.3	11.9
$20,000–29,999	1.2	92.2	6.7
$30,000–49,999	1.2	94.2	4.7
$50,000 or more	1.1	95.8	3.1
Income percentile rank			
Lowest quartile	13.4	53.7	32.9
Middle quartiles	13.1	62.4	24.6
Highest quartile	15.5	66.0	18.5
Parents' highest education			
Less than high school diploma	5.0	71.0	24.0
High school diploma or equivalent	12.8	60.4	26.8
Postsecondary education	22.7	48.6	28.7
Aid status			
No aid	7.2	65.4	27.4
Received aid	20.4	56.7	23.0
Grant status			
No grants	9.1	64.6	26.2
Received grants	21.0	55.5	23.5
Loan status			
No loans	8.7	63.9	27.4
Received loans[2]	28.5	52.9	18.6

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.2a—Percentage distribution of undergraduates according to race–ethnicity, by institutional and student characteristics: 1995–96

	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/Pacific Islander	American Indian/ Alaskan Native	Other
Total	70.0	12.2	10.3	5.8	1.0	0.7
Type of institution						
Public	71.5	11.6	9.7	5.6	1.1	0.6
Less-than-2-year	54.8	23.7	16.1	4.2	0.7	0.5
2-year	69.4	12.8	11.4	4.8	1.2	0.5
4-year	75.1	9.3	7.1	6.8	0.9	0.9
Nondoctorate-granting	76.4	9.7	7.4	4.6	0.9	1.0
Doctorate-granting	74.1	9.0	6.9	8.3	0.9	0.7
Private, not-for-profit	69.7	12.2	9.6	7.0	0.7	0.8
Less-than-4-year	66.2	12.4	10.3	7.0	3.7	0.4
4-year	70.1	12.2	9.5	7.0	0.4	0.9
Nondoctorate-granting	69.8	13.9	10.6	4.7	0.5	0.7
Doctorate-granting	70.7	8.8	7.3	11.7	0.4	1.2
Private, for-profit	55.4	19.5	18.4	4.8	0.7	1.1
More than one institution	65.1	13.8	13.3	6.4	0.7	0.8
Level of institution[1]						
Less-than-2-year	51.4	22.9	19.1	4.7	0.9	1.1
2-year	69.1	12.9	11.5	4.8	1.2	0.5
4-year	73.2	10.3	8.1	6.9	0.7	0.8
Attendance pattern						
Full-time, full-year	71.4	10.7	9.3	6.7	0.9	1.0
Full-time, part-year	65.6	15.3	11.6	5.8	1.0	0.7
Part-time, full-year	68.6	12.9	11.3	5.6	1.1	0.5
Part-time, part-year	71.9	12.2	10.2	4.4	1.0	0.3
Local residence						
On campus	73.8	12.5	5.2	6.7	0.9	0.8
Off campus	71.0	12.4	9.6	5.2	1.1	0.7
With parents/other relatives	65.6	11.4	14.9	6.6	0.8	0.7
Tuition and fees[1]						
Less than $500	67.6	12.1	13.6	5.3	1.1	0.4
$500–999	70.6	13.0	11.1	3.6	1.4	0.3
$1,000–1,999	71.4	13.6	9.3	4.0	1.3	0.4
$2,000–3,999	74.4	10.8	7.3	5.7	0.7	1.1
$4,000–7,999	66.8	13.1	9.6	9.0	0.6	0.9
$8,000 or more	73.5	9.1	5.8	9.6	0.6	1.5
Price of attendance[1]						
Less than $4,000	71.8	12.5	10.0	4.5	1.1	0.2
$4,000–7,999	66.7	13.4	13.2	5.0	1.1	0.6
$8,000–11,999	72.5	10.8	9.3	5.5	0.9	0.9
$12,000–15,999	68.6	12.8	8.2	8.5	0.9	1.0
$16,000 or more	73.5	8.5	5.6	10.3	0.6	1.4
Gender						
Male	71.2	10.4	10.3	6.5	0.8	0.8
Female	69.2	13.5	10.3	5.3	1.1	0.6

Table 5.2a—Percentage distribution of undergraduates according to race–ethnicity, by institutional and student characteristics: 1995–96—Continued

	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/Pacific Islander	American Indian/ Alaskan Native	Other
Age as of 12/31/95						
18 years or younger	70.5	10.9	11.7	5.4	0.6	0.9
19–23 years	70.4	10.9	10.4	6.7	0.9	0.8
24–29 years	65.9	13.8	12.2	6.3	1.2	0.7
30–39 years	69.0	14.8	9.8	4.5	1.4	0.5
40 years or older	76.1	12.4	6.7	3.8	0.7	0.3
Dependency status						
Dependent	71.8	9.6	10.1	6.8	0.8	0.9
Independent	68.4	14.7	10.5	4.8	1.1	0.5
No dependents, unmarried	69.4	12.9	9.5	6.7	0.9	0.7
No dependents, married	81.7	5.9	6.3	5.2	0.8	0.1
With dependents	62.8	19.1	12.8	3.3	1.5	0.5
Dependency and 1994 income						
Dependent						
Less than $20,000	46.1	20.3	20.5	10.6	1.6	1.0
$20,000–39,999	66.0	11.8	13.0	7.6	0.9	0.8
$40,000-59,999	80.2	6.9	6.3	4.9	0.7	1.0
$60,000–79,999	82.9	4.2	6.5	5.2	0.7	0.6
$80,000–99,999	82.6	5.7	5.3	5.3	0.3	0.9
$100,000 or more	85.8	3.0	3.6	6.5	0.2	0.9
Independent						
Less than $10,000	59.1	20.1	12.8	5.8	1.5	0.7
$10,000–19,999	66.4	16.2	11.9	3.9	0.9	0.8
$20,000–29,999	72.6	12.1	9.9	4.0	1.0	0.4
$30,000–49,999	75.0	10.6	8.0	5.0	1.3	0.2
$50,000 or more	77.4	9.1	7.4	5.0	0.8	0.1
Income percentile rank						
Lowest quartile	54.1	19.8	15.8	7.9	1.6	0.9
Middle quartiles	72.8	11.0	9.8	5.0	0.9	0.7
Highest quartile	80.7	6.9	6.0	5.3	0.6	0.5
Parents' highest education						
Less than high school diploma	44.6	12.4	31.3	10.0	1.3	0.4
High school diploma or equivalent	70.0	14.6	10.2	3.7	1.0	0.5
Postsecondary education	75.7	10.6	6.6	5.7	0.9	0.5
Aid status						
No aid	73.7	9.0	9.4	6.6	0.8	0.6
Received aid	66.4	15.4	11.3	5.0	1.2	0.8
Grant status						
No grants	74.1	9.4	8.9	6.1	0.8	0.6
Received grants	63.6	16.5	12.5	5.3	1.2	0.8
Loan status						
No loans	70.1	11.3	10.8	6.1	1.0	0.7
Received loans[2]	69.9	14.7	9.0	4.8	1.0	0.7

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.2b—Percentage distribution of undergraduates according to gender and citizenship, by institutional and student characteristics: 1995–96

	Gender		Citizenship 1995–96		
	Male	Female	U.S. citizen	Eligible noncitizen	Ineligible noncitizen
Total	43.2	56.9	95.1	4.2	0.6
Type of institution					
Public	43.9	56.1	95.4	4.1	0.6
Less-than-2-year	45.8	54.2	96.3	3.7	0.0
2-year	42.4	57.6	95.4	4.3	0.3
4-year	45.9	54.1	95.3	3.8	0.9
Nondoctorate-granting	41.9	58.1	95.3	3.9	0.8
Doctorate-granting	48.7	51.3	95.3	3.8	0.9
Private, not-for-profit	43.4	56.6	95.3	3.4	1.2
Less-than-4-year	46.5	53.5	93.3	6.1	0.6
-year	43.1	56.9	95.5	3.2	1.3
Nondoctorate-granting	40.9	59.1	96.7	2.6	0.7
Doctorate-granting	47.6	52.4	93.1	4.5	2.4
Private, for-profit	37.1	62.9	92.8	6.7	0.5
More than one institution	37.6	62.4	93.0	6.7	0.3
Level of institution[1]					
Less-than-2-year	37.3	62.7	93.5	6.4	0.1
2-year	42.3	57.7	95.3	4.4	0.4
4-year	45.2	54.8	95.3	3.7	1.0
Attendance pattern					
Full-time, full-year	45.1	54.9	94.6	4.6	0.9
Full-time, part-year	45.4	54.6	94.1	5.0	0.9
Part-time, full-year	39.4	60.6	94.9	4.7	0.4
Part-time, part-year	42.8	57.2	96.8	2.8	0.5
Local residence					
On campus	45.2	54.8	96.2	3.0	0.8
Off campus	41.3	58.7	95.3	3.9	0.8
With parents/other relatives	46.6	53.4	94.0	5.8	0.2
Tuition and fees[1]					
Less than $500	41.8	58.2	95.7	4.0	0.3
$500–999	45.2	54.8	97.2	2.6	0.2
$1,000–1,999	42.4	57.6	95.8	3.7	0.5
$2,000–3,999	44.1	55.9	94.6	4.8	0.6
$4,000–7,999	46.2	53.8	92.8	6.0	1.2
$8,000 or more	44.7	55.3	93.8	4.1	2.2
Price of attendance[1]					
Less than $4,000	42.3	57.7	97.3	2.3	0.4
$4,000–7,999	43.2	56.8	94.6	5.0	0.5
$8,000–11,999	45.2	54.8	94.7	4.9	0.4
$12,000–15,999	44.0	56.0	92.7	5.9	1.4
$16,000 or more	44.2	55.8	93.8	3.9	2.3
Race–ethnicity					
White, non-Hispanic	43.9	56.1	98.7	1.2	0.2
Black, non-Hispanic	36.8	63.2	94.9	4.5	0.6
Hispanic	43.1	56.9	88.6	11.2	0.2
Asian/Pacific Islander	48.3	51.7	66.0	27.1	6.9
American Indian/Alaskan Native	35.0	65.0	97.8	2.1	0.1

Table 5.2b—Percentage distribution of undergraduates according to gender and citizenship, by institutional and student characteristics: 1995–96—Continued

	Gender		Citizenship 1995–96		
	Male	Female	U.S. citizen	Eligible noncitizen	Ineligible noncitizen
Age as of 12/31/95					
18 years or younger	41.9	58.1	96.2	3.5	0.4
19–23 years	46.4	53.6	95.1	4.2	0.8
24–29 years	45.0	55.0	93.6	5.4	1.0
30–39 years	38.5	61.5	95.4	4.1	0.5
40 years or older	35.1	65.0	96.6	3.4	0.1
Dependency status					
Dependent	47.4	52.6	95.3	4.0	0.7
Independent	39.1	60.9	94.9	4.5	0.5
No dependents, unmarried	50.1	49.9	94.4	4.6	1.0
No dependents, married	33.0	67.0	94.1	5.4	0.5
With dependents	33.4	66.6	95.6	4.2	0.2
Dependency and 1994 income					
Dependent					
Less than $20,000	46.4	53.6	89.2	9.9	0.9
$20,000–39,999	44.8	55.2	93.8	5.6	0.6
$40,000-59,999	47.7	52.3	97.8	1.5	0.7
$60,000–79,999	48.9	51.1	98.1	1.4	0.5
$80,000–99,999	48.0	52.0	98.2	1.2	0.6
$100,000 or more	50.7	49.3	97.4	1.4	1.3
Independent					
Less than $10,000	37.9	62.1	93.3	6.2	0.6
$10,000–19,999	39.9	60.1	93.5	6.1	0.5
$20,000–29,999	40.2	59.8	96.5	3.0	0.5
$30,000–49,999	39.3	60.8	95.9	3.6	0.5
$50,000 or more	38.7	61.3	97.7	1.7	0.7
Income percentile rank					
Lowest quartile	42.3	57.7	91.7	7.6	0.7
Middle quartiles	43.2	56.8	95.8	3.6	0.6
Highest quartile	43.9	56.1	97.2	2.1	0.7
Parents' highest education					
Less than high school diploma	34.1	66.0	81.3	17.7	1.0
High school diploma or equivalent	40.2	59.8	95.9	3.8	0.4
Postsecondary education	44.7	55.3	95.5	3.7	0.8
Aid status					
No aid	45.7	54.3	96.5	2.5	1.0
Received aid	40.6	59.4	93.7	6.0	0.3
Grant status					
No grants	45.4	54.6	96.5	2.6	0.9
Received grants	39.6	60.4	93.0	6.8	0.3
Loan status					
No loans	43.9	56.1	95.2	4.0	0.9
Received loans[2]	41.1	58.9	95.0	5.0	0.0

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.3—Percentage distribution of dependent undergraduates according to parents' income, by institutional and student characteristics: 1995–96

	Less than $20,000	$20,000–39,999	$40,000–59,999	$60,000–79,999	$80,000–99,999	$100,000 or more
Total	18.8	22.8	22.7	16.7	8.3	10.7
Type of institution						
Public	18.1	23.4	23.8	16.8	8.0	9.8
Less-than-2-year	34.7	25.4	28.0	6.8	3.5	1.6
2-year	19.1	25.5	24.6	16.2	7.4	7.2
4-year	17.1	21.6	23.0	17.5	8.6	12.2
Nondoctorate-granting	18.6	23.8	24.3	17.1	7.4	8.7
Doctorate-granting	16.3	20.3	22.3	17.7	9.3	14.1
Private, not-for-profit	17.9	20.1	20.3	17.1	9.8	14.9
Less-than-4-year	26.7	23.2	22.2	16.2	5.2	6.5
4-year	17.5	20.0	20.2	17.2	10.0	15.3
Nondoctorate-granting	19.8	21.7	21.6	16.1	8.8	12.1
Doctorate-granting	13.5	16.9	17.7	19.1	12.0	20.8
Private, for-profit	33.9	24.8	18.0	11.2	6.7	5.5
More than one institution	22.7	23.9	20.5	15.9	7.7	9.3
Level of institution[1]						
Less-than-2-year	35.5	26.0	19.5	9.1	6.1	3.7
2-year	19.7	25.4	24.4	16.1	7.3	7.1
4-year	17.4	21.1	22.0	17.4	9.1	13.2
Attendance pattern						
Full-time, full-year	17.3	22.4	22.4	17.1	8.6	12.2
Full-time, part-year	23.5	21.6	21.7	15.7	7.1	10.4
Part-time, full-year	20.8	24.8	22.2	16.3	8.0	8.0
Part-time, part-year	18.3	22.4	26.5	16.5	8.6	7.7
Local residence						
On campus	16.3	21.1	22.9	17.6	9.3	12.9
Off campus	17.0	22.2	23.8	16.6	8.3	12.2
With parents/other relatives	22.0	24.5	21.8	16.2	7.7	7.9
Tuition and fees[1]						
Less than $500	19.0	24.4	24.1	17.1	6.8	8.6
$500–999	23.8	24.5	23.5	16.4	7.0	4.8
$1,000–1,999	20.9	25.1	25.1	14.2	7.9	6.9
$2,000–3,999	17.0	21.8	23.5	18.7	8.2	10.9
$4,000–7,999	19.7	21.3	20.5	15.8	9.4	13.2
$8,000 or more	13.8	19.2	20.3	17.6	10.5	18.6
Price of attendance[1]						
Less than $4,000	21.4	22.3	26.2	15.8	7.7	6.7
$4,000–7,999	22.1	25.9	22.9	15.0	6.9	7.3
$8,000–11,999	16.1	22.2	23.3	19.0	8.5	10.9
$12,000–15,999	18.2	20.6	21.6	16.0	9.0	14.7
$16,000 or more	13.2	18.7	19.6	18.2	11.0	19.3

Table 5.3—Percentage distribution of dependent undergraduates according to parents' income, by institutional and student characteristics: 1995–96—Continued

	Less than $20,000	$20,000–39,999	$40,000–59,999	$60,000–79,999	$80,000–99,999	$100,000 or more
Gender						
Male	18.4	21.6	22.9	17.2	8.4	11.4
Female	19.2	23.9	22.6	16.2	8.2	10.0
Race–ethnicity						
White, non-Hispanic	12.1	21.0	25.4	19.2	9.6	12.7
Black, non-Hispanic	39.9	28.1	16.4	7.3	5.0	3.4
Hispanic	38.0	29.2	14.0	10.6	4.3	3.8
Asian/Pacific Islander	29.2	25.3	16.4	12.6	6.4	10.1
American Indian/Alaskan Native	36.8	24.3	19.9	13.8	3.2	2.1
Age as of 12/31/95						
18 years or younger	16.9	22.8	25.3	16.0	8.0	11.1
19–23 years	19.3	22.9	22.1	16.8	8.4	10.5
Income percentile rank						
Lowest quartile	74.2	25.8	†	†	†	†
Middle quartiles	†	32.7	45.6	21.7	†	†
Highest quartile	†	†	†	23.5	33.5	43.0
Parents' highest education						
Less than high school diploma	53.0	32.2	9.8	3.2	0.6	1.3
High school diploma or equivalent	28.2	29.6	23.8	12.2	3.7	2.6
Postsecondary education	13.6	21.5	23.0	18.5	9.9	13.5
Aid status						
No aid	11.4	18.5	24.4	19.5	10.6	15.7
Received aid	26.0	27.1	21.2	13.9	6.1	5.8
Grant status						
No grants	10.4	18.3	25.9	20.3	10.8	14.4
Received grants	32.2	30.0	17.8	10.9	4.4	4.7
Loan status						
No loans	17.5	20.3	22.1	17.5	9.2	13.4
Received loans[2]	21.8	28.6	24.2	14.7	6.3	4.4

†Not applicable.

[1] Excludes students attending more than one institution.

[2] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding. All students age 24 or older are independent.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.4—Percentage distribution of independent undergraduates according to students' income, by institutional and student characteristics: 1995–96

	Less than $10,000	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more
Total	29.1	22.7	16.3	17.7	14.2
Type of institution					
Public	27.1	23.1	17.1	18.2	14.6
Less-than-2-year	29.5	25.1	15.8	17.7	11.9
2-year	24.1	23.7	18.2	19.2	14.9
4-year	34.0	21.6	14.4	15.9	14.1
Nondoctorate-granting	31.8	19.7	15.6	18.4	14.5
Doctorate-granting	36.2	23.6	13.2	13.4	13.6
Private, not-for-profit	27.8	20.1	15.1	19.4	17.7
Less-than-4-year	33.5	24.4	14.4	15.5	12.2
4-year	26.8	19.3	15.2	20.0	18.6
Nondoctorate-granting	26.4	19.2	14.7	21.1	18.6
Doctorate-granting	27.8	19.8	16.8	17.0	18.7
Private, for-profit	44.1	24.5	12.7	11.3	7.3
More than one institution	44.8	18.7	12.1	15.4	9.0
Level of institution[1]					
Less-than-2-year	41.8	24.2	13.5	12.9	7.6
2-year	25.2	23.8	17.9	18.7	14.4
4-year	31.7	21.0	14.6	17.2	15.6
Attendance pattern					
Full-time, full-year	45.8	22.9	12.9	11.3	7.1
Full-time, part-year	41.8	25.3	13.9	12.4	6.6
Part-time, full-year	22.5	22.3	17.3	20.2	17.8
Part-time, part-year	20.7	22.0	18.4	20.9	18.0
Local residence					
On campus	57.6	18.2	8.2	9.1	7.0
Off campus	25.7	22.4	17.2	19.1	15.5
With parents/other relatives	51.6	25.9	10.4	7.9	4.2
Tuition and fees[1]					
Less than $500	21.2	22.5	18.2	20.5	17.6
$500–999	22.9	25.1	18.6	18.4	15.1
$1,000–1,999	33.8	23.3	15.6	15.3	12.1
$2,000–3,999	39.6	22.2	11.7	14.7	11.7
$4,000–7,999	42.9	21.5	13.9	13.2	8.5
$8,000 or more	43.7	20.8	15.2	12.1	8.1
Price of attendance[1]					
Less than $4,000	19.8	21.6	18.7	21.2	18.8
$4,000–7,999	31.4	24.3	15.4	17.1	11.7
$8,000–11,999	37.3	24.8	14.5	12.5	10.9
$12,000–15,999	41.8	21.7	14.0	12.7	9.8
$16,000 or more	41.5	20.4	14.1	14.3	9.7

Table 5.4—Percentage distribution of independent undergraduates according to students' income, by institutional and student characteristics: 1995–96—Continued

	Less than $10,000	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more
Gender					
Male	28.2	23.2	16.8	17.8	14.0
Female	29.7	22.4	16.0	17.7	14.3
Race–ethnicity					
White, non-Hispanic	25.2	22.0	17.3	19.4	16.0
Black, non-Hispanic	39.9	25.0	13.4	12.8	8.8
Hispanic	35.5	25.7	15.4	13.4	10.0
Asian/Pacific Islander	34.9	18.2	13.6	18.4	14.8
American Indian/Alaskan Native	39.0	17.2	14.0	19.8	9.9
Age as of 12/31/95					
18 years or younger	87.0	9.6	2.2	0.4	0.9
19–23 years	59.2	25.6	10.5	3.7	0.9
24–29 years	35.4	27.6	18.5	13.8	4.8
30–39 years	21.1	18.7	17.5	23.5	19.2
40 years or older	15.0	19.4	14.4	22.9	28.2
Dependency status					
Independent	29.1	22.7	16.3	17.7	14.2
No dependents, unmarried	41.2	28.9	15.7	10.1	4.2
No dependents, married	11.0	13.7	16.4	28.6	30.4
With dependents	27.0	21.5	16.7	19.3	15.5
Income percentile rank					
Lowest quartile	100.0	†	†	†	†
Middle quartiles	8.8	44.4	31.9	14.9	†
Highest quartile	†	†	†	41.7	58.3
Parents' highest education[2]					
Less than high school diploma	22.4	21.4	15.9	22.8	17.5
High school diploma or equivalent	30.0	21.6	15.5	17.2	15.7
Postsecondary education	33.2	23.1	14.9	15.7	13.1
Aid status					
No aid	18.5	21.8	18.4	21.9	19.5
Received aid	40.5	23.7	14.1	13.2	8.5
Grant status					
No grants	18.9	23.0	17.7	21.9	18.5
Received grants	45.0	22.2	14.1	11.2	7.5
Loan status					
No loans	24.3	21.9	17.4	19.6	16.9
Received loans[3]	47.5	25.8	12.3	10.4	4.0

†Not applicable.

[1] Excludes students attending more than one institution.

[2] Total percentage is not within the range of the percentages for the subgroups due to missing values.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.5—Percentage distribution of undergraduates according to type of institution attended, by institutional and student characteristics: 1995–96

	Public				Private, not-for-profit				
			4-year			4-year			
	Less-than-2-year	2-year	Non-doctorate-granting	Doctorate-granting	Less-than-4-year	Non-doctorate-granting	Doctorate-granting	Private, for-profit	More than one institution
Total	1.2	43.2	12.3	18.0	1.3	9.5	4.6	5.3	4.5
Control of institution[1]									
Public	1.6	57.8	16.5	24.1	†	†	†	†	†
Private, not-for-profit	†	†	†	†	8.3	61.7	30.0	†	†
Private, for-profit	†	†	†	†	†	†	†	100.0	†
Level of institution[1]									
Less-than-2-year	29.1	†	†	†	5.3	†	†	65.6	†
2-year	†	93.4	†	†	2.3	†	†	4.3	†
4-year	†	†	27.3	40.0	†	21.2	10.3	1.3	†
Attendance pattern									
Full-time, full-year	1.3	19.0	16.4	28.2	1.3	14.6	7.8	5.0	6.3
Full-time, part-year	2.5	40.6	10.3	14.1	2.7	7.3	3.5	16.9	2.2
Part-time, full-year	0.5	57.9	10.5	13.0	0.8	6.5	2.7	2.2	5.9
Part-time, part-year	0.7	68.8	8.9	8.6	0.7	5.7	2.2	2.5	1.9
Local residence									
On campus	0.2	6.0	15.9	31.8	0.9	25.2	13.1	1.0	5.9
Off campus	1.5	47.2	11.7	17.0	1.3	7.3	3.4	6.4	4.2
With parents/other relatives	1.2	53.9	11.7	12.8	1.4	6.4	3.1	5.0	4.7
Tuition and fees[1]									
Less than $500	2.4	87.9	4.2	3.8	0.3	1.0	0.2	0.1	†
$500–999	1.6	66.1	12.5	11.8	1.1	3.9	1.0	2.0	†
$1,000–1,999	0.6	40.8	22.6	24.4	1.2	5.1	2.1	3.2	†
$2,000–3,999	0.4	11.2	26.5	41.0	1.7	9.5	3.1	6.6	†
$4,000–7,999	0.5	1.3	12.7	35.5	4.1	17.7	4.8	23.5	†
$8,000 or more	0.0	0.0	2.2	11.8	0.8	44.9	30.6	9.7	†
Price of attendance[1]									
Less than $4,000	1.5	77.0	7.2	6.4	0.7	4.1	1.5	1.6	†
$4,000–7,999	1.9	58.0	14.9	13.2	1.2	5.2	1.4	4.2	†
$8,000–11,999	0.5	19.1	23.4	38.8	1.4	6.7	2.2	8.0	†
$12,000–15,999	0.8	5.0	12.7	38.2	3.4	20.3	5.0	14.6	†
$16,000 or more	0.0	0.2	1.7	14.1	0.7	42.5	33.2	7.6	†
Gender									
Male	1.3	42.4	11.9	20.3	1.4	9.0	5.1	4.6	4.0
Female	1.2	43.8	12.6	16.3	1.2	9.9	4.3	5.9	5.0
Race–ethnicity									
White, non-Hispanic	1.0	42.8	13.4	19.1	1.2	9.5	4.7	4.2	4.2
Black, non-Hispanic	2.4	45.4	9.7	13.3	1.3	10.9	3.3	8.5	5.1
Hispanic	1.9	47.6	8.8	12.1	1.3	9.8	3.3	9.5	5.8
Asian/Pacific Islander	0.9	35.7	9.6	25.9	1.6	7.7	9.4	4.4	5.0
American Indian/Alaskan Native	0.9	53.2	11.7	16.0	4.8	4.5	1.8	4.0	3.3
Age as of 12/31/95									
18 years or younger	0.6	37.6	12.0	21.6	0.8	12.3	7.0	4.3	3.8
19–23 years	0.7	33.2	13.7	24.4	1.0	11.2	6.2	4.3	5.4
24–29 years	1.3	49.9	13.0	14.7	1.6	6.4	2.9	6.3	3.9
30–39 years	2.4	53.7	9.6	9.6	1.9	8.4	2.6	7.5	4.4
40 years or older	2.1	61.8	9.4	6.9	1.7	7.6	2.2	5.5	2.9

Table 5.5—Percentage distribution of undergraduates according to type of institution attended, by institutional and student characteristics: 1995–96—Continued

	Public				Private, not-for-profit				More than one institution
			4-year			4-year			
	Less-than-2-year	2-year	Non-doctorate-granting	Doctorate-granting	Less-than-4-year	Non-doctorate-granting	Doctorate-granting	Private, for-profit	
Dependency status									
Dependent	0.6	33.0	13.6	25.2	0.9	11.9	6.8	3.1	5.0
Independent	1.8	53.0	11.0	11.1	1.7	7.3	2.6	7.4	4.1
No dependents, unmarried	1.3	47.9	13.1	15.4	1.7	7.4	3.4	5.9	3.9
No dependents, married	1.8	56.5	12.5	10.1	1.4	7.1	2.8	4.7	3.0
With dependents	2.2	55.5	9.0	8.3	1.8	7.3	1.9	9.5	4.6
Dependency and 1994 income									
Dependent									
Less than $20,000	1.1	33.5	13.5	21.8	1.2	12.5	4.8	5.7	6.0
$20,000–39,999	0.7	36.9	14.2	22.4	0.9	11.3	5.0	3.4	5.2
$40,000-59,999	0.7	35.7	14.6	24.7	0.8	11.3	5.3	2.5	4.5
$60,000–79,999	0.3	32.2	14.0	26.8	0.8	11.4	7.7	2.1	4.8
$80,000–99,999	0.3	29.4	12.2	28.2	0.5	12.6	9.8	2.5	4.6
$100,000 or more	0.1	22.4	11.1	33.3	0.5	13.5	13.2	1.6	4.4
Independent									
Less than $10,000	1.8	43.9	12.0	13.7	2.0	6.6	2.5	11.2	6.3
$10,000–19,999	2.0	55.3	9.6	11.5	1.8	6.2	2.3	8.0	3.4
$20,000–29,999	1.7	59.2	10.5	9.0	1.5	6.6	2.7	5.8	3.0
$30,000–49,999	1.8	57.4	11.4	8.4	1.5	8.7	2.5	4.7	3.6
$50,000 or more	1.5	55.6	11.3	10.7	1.5	9.6	3.4	3.8	2.6
Income percentile rank									
Lowest quartile	1.4	39.0	12.8	17.7	1.6	9.4	3.7	8.4	6.1
Middle quartiles	1.2	46.4	12.4	17.1	1.3	8.8	4.0	4.8	4.1
Highest quartile	1.0	40.8	11.6	20.2	1.1	11.2	7.0	3.3	3.9
Parents' highest education[2]									
Less than high school diploma	1.7	55.2	9.5	8.2	2.0	7.3	1.7	8.1	6.2
High school diploma or equivalent	1.3	43.2	13.6	14.8	1.7	10.0	3.0	6.8	5.6
Postsecondary education	0.6	34.2	13.7	22.9	1.0	11.2	6.4	3.8	6.3
Aid status									
No aid	1.6	57.7	11.0	16.0	1.0	4.9	3.4	2.4	2.1
Received aid	0.8	28.5	13.6	20.0	1.6	14.3	5.9	8.2	7.0
Grant status									
No grants	1.5	51.3	11.8	17.8	1.1	5.6	3.5	3.9	3.5
Received grants	0.8	30.6	13.0	18.3	1.6	15.7	6.4	7.5	6.2
Loan status									
No loans	1.6	54.4	10.8	15.4	1.1	6.9	3.7	3.2	3.0
Received loans[3]	0.1	10.6	16.5	25.7	1.8	17.3	7.4	11.6	9.0

†Not applicable.

[1] Excludes students attending more than one institution.

[2] Total percentage is not within the range of the percentages for the subgroups due to missing values.

[3] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Appendix A—Glossary

This glossary describes the variables used in this report. The items were taken directly from the NCES NPSAS:96 undergraduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:96 data (see appendix B for a description of the DAS). The glossary is in alphabetical order by the variable label in the DAS, shown in bold, capital letters and displayed along the right-hand column.

The variables listed in the index below are in the order they appear, first in the essay and the corresponding compendium tables in section 1, and then as they appear in sections 2 through 5 of the compendium tables. The glossary index is organized by institutional characteristics, student characteristics, and financial aid variables.

Glossary Index

Essay And Compendium Section 1

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Number of years borrowed	STFYRS

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Compendium Sections 2 to 5

INSTITUTIONAL CHARACTERISTICS

Type of institution	AIDSECT
Control of institution	AIDCTRL
Level of institution	AIDLEVL
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Price of attendance/student budget	BUDGETA2

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FINANCIAL AID VARIABLES

Any aid/Total aid/Aid status	TOTAID
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Financial aid need	SNEED1
Remaining need after aid	SNEED2

Age as of 12/31/95

AGE

Indicates student's age as of 12/31/95. Calculated from date of birth.

- 18 years or younger
- 19–23 years
- 23–29 years
- 30–39 years
- 40 years or older

Control of institution

AIDCTRL

Source of revenue and control of operations for the NPSAS institution. Excludes students attending more than one institution. Students attending more than one institution in 1995–96 are in a separate category because information on tuition, price of attendance, and financial aid at the second institution is incomplete or unknown.

Public	A postsecondary education institution, which is supported primarily by public funds and operated by publicly elected or appointed officials who control the programs and activities.
Private, not-for-profit	A postsecondary institution that is controlled by an independent governing board and incorporated under Section 501(c)(3) of the Internal Revenue Code.
Private, for-profit	A postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.

Level of institution

AIDLEVL

Level of highest offering at the NPSAS institution. Excludes students attending more than one institution. Students attending more than one institution in 1995–96 are in a separate category because information on tuition, price of attendance, and financial aid at the second institution is incomplete or unknown.

Less-than-2-year	Institution where all of the programs are less than 2 years in duration. The institution must offer a minimum of one program of at least 3 months in duration that results in a terminal certificate or license or is creditable toward a formal 2-year or higher award.
2-year	Institution that confers a 2-year formal award (certificate or associate's degree) or offers a 2-year program that partially fulfills requirements for a baccalaureate or higher degree at a 4-year institution The institution does not award a baccalaureate degree. These would include most community or junior colleges.
4-year	Institution that confers at least a baccalaureate degree in one or more programs, and may or may not award higher than a master's degree.

Combinations of financial aid by type of aid AIDPACK

Indicates package by type of aid package received during 1995–96. For students with any aid, this variable indicates combinations of aid from grants, loans, and other types of aid. PLUS loans are categorized as "other aid" rather than as student loans.

Grant only	Student received only grants, scholarships, or employer aid.
Grant and work	Student received grants and had a work-study job.
Grant, loan, and work-study	Student received grants, loans, and work-study.
Grant and loan	Student received only grant and loan aid.
Loan only	Student received loan only.
Loan and work	Student received a loan and had a work-study job.
Other	Student received other combinations of aid not listed above.

Type of institution AIDSECT

Indicates the level and control of the NPSAS institution. Institution level concerns the institution's highest offering (see AIDLEVL), and control concerns the source of revenue and control of operations (see AIDCTRL). Students attending more than one institution in 1995–96 are in a separate category because information on tuition, price of attendance, and financial aid at the second institution is incomplete or unknown. "More than one institution" is not shown in all tables, but is included in the totals unless specified otherwise. Doctorate- and nondoctorate-granting 4-year institutions were aggregated in the essay. Public less-than-2-year and private, not-for-profit less-than-4-year are either aggregated as "other" or not shown in the tables. They are included in the totals, as indicated on the tables.

- Public
  - Less-than-2-year
  - 2-year
  - 4-year
    - Nondoctorate-granting
    - Doctorate-granting
- Private, not-for-profit
  - Less-than-4-year
  - 4 year
    - Nondoctorate-granting
    - Doctorate-granting
- Private, for-profit

Attendance pattern ATTNSTAT

Combined attendance intensity and persistence during 1995–96. Intensity refers to the student's full- or part-time attendance while enrolled. Persistence refers to the number of months a student was enrolled during the year. Students were considered to have been enrolled for a full year if they were enrolled for 8 or more months during 1995–96. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. In prior NPSAS surveys, full year had been defined as 9 or more months. In the essay, the three part-time and part-year categories are aggregated into "part-time or part-year."

Full-time, full-year	Students were enrolled at least 8 months full time during 1995–96. Additional months enrolled could be part time.
Full-time, part-year	Students were enrolled less than 8 months during 1995–96 and attending full time in all of these months.
Part-time, full-year	Students were enrolled 8 or more months during 1995–96 but less than 8 months were full time.
Part-time, part-year	Students were enrolled less than 8 months during 1995–96 and some of these months were part time.

Ever borrowed federal student loan through 1996/ Cumulative amount of federal student loans through 1996 **BORFED**

Indicates the cumulative federal loan amount the student borrowed for education through 1996. Excludes PLUS. Includes all types of Stafford loans, SLS loans, and Perkins loans. Based on the cumulative amounts dispersed according to the National Student Loan Data System (NSLDS) at the end of 1996 or the federal loan amount reported by the student in the telephone interview, whichever was greater. The amount owed or outstanding in 1996 may be less than the total amount borrowed. The percentage with a positive amount for this variable is the percentage who ever borrowed a federal student loan.

Price of attendance/ Student budget **BUDGETA2**

Indicates total student budget (attendance adjusted) at the NPSAS institution. BUDGETA2 estimates actual expenses based on tuition paid, number of months enrolled, and attendance status while enrolled. Non-tuition expenses (SBNONTUN) are prorated for half-time (75 percent), unknown status (50 percent), and less than half-time (25 percent), and the actual tuition (TUITION) is added to the estimated non-tuition expenses. Excludes students attending more than one institution, since the student budget at the second institution is unknown. More detailed categories are shown in compendium sections 2 through 5 than in the essay.

Less than $4,000
$4000–7,999
$8,000 or more

Less than $4,000
$4000–7,999
$8,000–11,999
$12,000–15,999
$16,000 or more

Citizenship **CITIZEN2**

Indicates student's citizenship status and federal financial aid eligibility. Constructed from citizenship status reported on Free Application for Federal Student Aid (FAFSA), institutional reports, and student interviews.

U.S. Citizen	Student has U.S. citizenship in 1995–96.
Eligible noncitizen	Student was not a U.S. citizen in 1995–96; included permanent residents and others eligible for federal financial aid.
Ineligible noncitizen	Student was not a U.S. citizen in 1995–96, not a permanent resident, and was not eligible for federal financial aid.

Dependency status **DEPEND**

Student dependency status. Students were considered independent if they met any of the following criteria:

1) Student was age 24 or older as of 12/31/95;
2) Student was a veteran of the U.S. Armed Forces;
3) Student was enrolled in a graduate or professional program (beyond a bachelor's degree) in 1995–96;
4) Student was married;
5) Student was an orphan or ward of the court; or
6) Student had legal dependents other than spouse.

In addition, financial aid officers may designate students who do not meet these criteria to be independent, if the students can document that they are in fact self-supporting.

Dependent
Independent

Dependency status (4 categories) **DEPEND4**

Student dependency status for financial aid, including marital status. Combines student dependency status, marital status, and whether they have dependents. The distinction between the two types of independent students changed between NPSAS:93 and NPSAS:96 as a result of the 1992 Reauthorization Amendments. Prior to the 1993–94 academic year, the spouse of a married student was considered to be a dependent of the student, and married students without children were classified as independent with dependents. As of 1993–94, the spouse of a student is not considered to be that student's dependent, so married students without children are classified as independent without dependents in NPSAS:96. This variable is provided to allow comparability between the two surveys.

Dependent
Independent, no dependents, unmarried
Independent, no dependents, married
Independent with dependents (married or unmarried)

Dependent 1994 income **DEPINC**

Indicates dependent student's parents' total family income for 1994.

Under $25,000
$25,000–70,000
Over $70,000

Expected family contribution **EFC4**

Indicates composite expected family contribution for 1995–96. The best estimate of the student's EFC, derived from examining the EFC values reported in the Pell payment file, the CPS matching records, the NPSAS institution in CADE, or estimated by regressions based on dependency, family size, income, assets, and number in college. Differences in the timing of these sources (any time during the NPSAS year), differences in the institutions to which they refer (not necessarily the NPSAS institution where the student was sampled), changes in the student's dependency status and financial situation during the period of a year, and the potential use of Professional Judgment changes by financial aid officers at any time or at any institution make it impossible to determine a single definitive EFC value or dependency status for all students during the entire year. For Pell grant recipients, the EFC on the Pell payment file was always used; for other financial aid recipients, the primary EFC from the most recent CPS record (CPS162) was used if available, or an EFC reported by the NPSAS institution was used. Approximately 52 percent of the EFCs were imputed. The percentage of students with reported EFCs in a particular category is approximately the same as the percentage who received federal financial aid in that category.

Gender **GENDER**

Male
Female

Dependency and 1994 income **INCOME**

Indicates total family income in 1994 (categorical) by student dependency status.

Dependent
  Less than $20,000
  $20,000–$39,999
  $40,000–$59,999
  $60,000–$79,999
  $80,000–$99,999
  $100,000 or more

Independent
  Less than $5,000
  $5,000–$9,999
  $10,000–$19,999
  $20,000–$29,999
  $30,000–$49,999
  $50,000 or more

Independent 1994 income **INDEPINC**

Indicates independent student's total income (including spouse, if married) in 1994.

Under $10,000
$10,000–35,000
Over $35,000

Institutional grants **INGRTAMT**

Indicates the total amount of institutional grant aid received during 1995–96. Includes all grants and scholarships, tuition waivers, and graduate fellowships received during the NPSAS year. See grid under TOTAID for more information.

Institutional loans **INLNAMT**

Indicates the loan amount from funds provided by the educational institution during 1995–96. See grid under TOTAID for more information.

Other institutional aid **INOTHAMT**

Indicates the amount of institutional aid that was not classified as grants, loans, or work-study. Includes teaching and research assistantships. See grid under TOTAID for more information.

Any institutional aid/ Total institutional aid **INSTAMT**

Indicates the total institutional aid amount received during 1995–96. Equal to the sum of institutional grants and fellowships, loans, institution-sponsored work-study, and all other institutional amounts including assistantships. The percentage with a positive value is the percentage with institutional aid. See grid under TOTAID for more information.

Institutional non-need grants **INSTNOND**

Indicates the amount of institution grants and scholarships that were based entirely on merit or other circumstances not related to need during 1995–96.

Institutional work-study **INSTWRK**

Indicates the amount of institution-sponsored work-study received during 1995–96. Includes any institutional amounts that were classified as work-study or campus employment. See grid under TOTAID for more information.

Combinations of loans and other aid **LOANAID2**

Indicates whether a student received only loan aid (excluding PLUS), a combination of loan and non-loan aid, or only non-loan aid such as grants or work-study. PLUS loans are classified as "other aid."

Aided, no loans
Loans and other aid
Loans only
No aid

Federal loan combinations LOANPK

Indicates the combination of federal Stafford loans, Perkins loans, and PLUS loans received during 1995–96. Students in each category may or may not have received other aid.

Stafford only
Stafford and Perkins
Stafford and PLUS
Stafford, Perkins, PLUS
Perkins only
PLUS only
Other combinations
No federal loans

Local residence LOCALRES

The student housing status as reported either by the NPSAS institution for the student budget, by the student on the financial aid application, or by the student in the telephone interview.

On campus	Student lived in institution-owned living quarters for students. These are typically institution-owned dormitories, residence halls, or other facilities.
Off campus	Student lived off campus in noninstitution-owned housing, but not with his or her parents or other relatives.
With parents/other relatives	Student lived at home with parents or other relatives.

Net Price (Price of attendance less all aid) NETCST1

Indicates attendance-adjusted student budget minus total aid (BUDGETA2-TOTAID). This item helps to answer "On average, how much money did students (including full-time and part-time students) who attended in 1995–96 need to come up with, considering the student budget (tuition, books, fees, living expenses) then subtracting all aid received (grants, loans, work-study)?" It is not the total amount, because the loans will need to be repaid someday.

Price of attendance less federal grants NETCST2

Indicates attendance-adjusted student budget (BUDGETA2) minus federal grants (TFEDGRT). This item helps to answer "How much money did students need to meet their price of attendance (including tuition, fees, books, living expenses) after subtracting federal grants received?" See BUDGETA2 and NETCST1 for additional information.

Price of attendance less all grants NETCST3

Indicates attendance-adjusted student budget (BUDGETA2) minus total grant aid (TOTGRT). This item helps to answer "How much money did students need to meet their price of attendance (including tuition, fees, books, living expenses) after subtracting all grant aid received?" See BUDGETA2 and NETCST1 for additional information.

Tuition and fees less grants **NETCST9**

Indicates tuition and fees (TUITION2) minus grants (TOTGRT). Negative values set to zero. See NETCST1 for additional information.

Parents' highest education **PARED**

The highest level of education completed by the student's parents (mother or father, whoever has the highest level).

Less than high school diploma	Neither parent graduated from high school or received a General Educational Development (GED) certificate.
High school diploma or equivalent	One or both parents graduated from high school or received a GED.
Postsecondary	One or both parents had some postsecondary education.

Income percentile rank **PCTALL2**

Percentile rank of NPSAS sample students by total income in 1994. Percentiles were calculated separately for dependent and independent students, and then combined in this variable, so independent ranks are based on the independent student income distribution and dependent ranks are based on the dependent parents' income distribution.

The cutpoints for the 25th and the 75th percentile were $25,000 and $70,000 for dependent students and $8,000 and $35,000 for independent students.

Lowest quartile	Dependent and independent students whose income ranked in the lowest 25 percent of their income distributions.
Middle quartiles	Students whose income ranked between 26 percent and 75 percent of their respective student income distributions.
Highest quartile	Students whose income ranked in the top 25 percent of their respective income distributions.

Perkins loan **PERKAMT**

Indicates the federal Perkins loan amount received during 1995–96. The Perkins loan is a campus-based (i.e., administered by each institution) low-interest loan for students who show exceptional financial need. It is intended to supplement the Pell grant (priority is given to Pell grant recipients). For undergraduates, total annual awards cannot exceed $3,000, and the maximum amount that can be borrowed is $15,000.

PLUS loan **PLUSAMT3**

Indicates the total federal PLUS loans (Direct and FFEL) received during 1995–96. PLUS loans are unsubsidized variable-interest rate loans awarded to parents of dependent students who are able to meet criteria for credit worthiness. PLUS loans are awarded up to the maximum amount of the price of attendance at the institution minus any other financial aid. Two types of PLUS loans are available to eligible students' parents: Direct and FFEL PLUS loans. Direct loans are available through the institution, and FFEL loans are offered by commercial lenders such as banks, credit unions, or savings and loan associations. PLUS loans received at the second institution are included in the calculation of PLUSAMT3.

Race–ethnicity **RACE**

White, non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).
Black, non-Hispanic	A person having origins in any of the black racial groups of Africa, not of Hispanic origin.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
Asian/Pacific Islander	A person having origins in any of the peoples of the Far East, Southeast Asia, the Indian subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
American Indian/Alaskan Native	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
Other	A person not in any of the above categories.

Non-tuition expenses **SBNONTAJ**

The estimated non-tuition expenses reported in student budgets. Includes books and supplies, room and board or housing and meal allowances, transportation, and personal expenses related to attendance. Equal to the student budget minus tuition and fees (BUDGETA2-TUITION2). For students not enrolled full time for the full academic year, non-tuition expenses were adjusted to reflect attendance status and the number of months enrolled.

Financial aid need **SNEED1**

The price of attendance (BUDGETA2) minus the expected family contribution (EFC4). A measure of total need for financial aid. Negative values recoded to zero.

Remaining need after aid **SNEED2**

The price of attendance (BUDGETA2) minus the expected family contribution (EFC4) minus financial aid received (TOTAID), if any, including loans. A measure of unmet need. Negative values recoded to zero.

Stafford loan **STAFFAMT**

Indicates the total amount of Stafford loans (Direct, FFEL, subsidized, and unsubsidized) received during 1995–96, including loans borrowed to attend schools other than the NPSAS school. All of the federal loan variables in NPSAS:96 include the loans borrowed at all schools attended, since the CADE institutional-reported amounts were supplemented with information from the National Student Loan Data System (NSLDS).

There are four categories of federal Stafford Loans. Under the DIRECT Loan Program, the federal government makes loans directly to students and parents through schools. Under the FFEL Program, private lenders such as banks, credit unions, and savings and loan associations usually make the loans. Although the source of funds is different, both programs provide the same types of loans. A SUBSIDIZED loan is awarded on the basis of financial need. If a student qualifies for a subsidized loan, the federal government pays the interest on the loan until the student begins repayment, and during authorized periods of deferment thereafter. An UNSUBSIDIZED loan is not awarded on the basis of need. If a student qualifies for an unsubsidized loan, he or she is charged interest from the time the loan is disbursed until it is paid in full. Students can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (added to the principal amount of the loan). Annual loan limits vary considerably. See STAFFCT1 and STAFFCT2 for the restrictions.

Stafford subsidized maximum amount **STAFFCT1**

Indicates the Stafford subsidized loan amount categories received during 1995–96. Classifies the Stafford subsidized loan total amount (STAFSUB) into categories based on maximum subsidized loan amounts. The subsidized maximum for first-year students in 1995–96 was $2,625; for second-year students, $3,500; for third-, fourth-, and fifth-year students, $5,500; and for graduate and professional students, $8,500.

None
Less than maximum
Maximum

Stafford total maximum amount **STAFFCT2**

Indicates the Stafford total amount categories received during 1995–96. Classifies the Stafford loan total amount (STAFFAMT) into categories based on maximum loan amounts for subsidized and unsubsidized loans combined. Maximum loan amounts were determined by the student's class level and dependency status according to the following table:

Student class level:	Dependent:	Independent:
First year	$2,625	$6,625
Second year	$3,500	$7,500
Third–fifth year	$5,500	$10,500
Graduate/First-professional	N.A.	$18,500

None
Less than maximum
Maximum

Subsidized loan **STAFSUB**

Indicates the amount of subsidized Stafford (FFEL or Direct) loans received during 1995–96. For more information about loans, see STAFFAMT.

Subsidized and unsubsidized loan combinations **STAFTYPE**

Indicates whether a student received a subsidized Stafford loan (STAFSUB), an unsubsidized Stafford loan (STAFUNSB), or both in 1995–96. For more information about loans see STAFFAMT.

Subsidized only
Both subsidized and unsubsidized
Unsubsidized only

Unsubsidized loan **STAFUNSB**

Indicates the amount of unsubsidized Stafford (FFEL or Direct) loans received during 1995–96. For more information about loans, see STAFFAMT.

Any state aid/
State aid total **STATEAMT**

Indicates the amount of state aid received during 1995–96. Equal to the sum of state grants (STGTAMT), state loans (STLNAMT), state-sponsored work-study (STWKAMT), and all other state financial aid (STOTHAMT). Includes amounts awarded for state work-study and State Student Incentive Grants (SSIG) grants (including the federal portion). The percentage with a positive value on this variable is the percentage with any state aid. See grid under TOTAID for more information.

State non-need grants or scholarships **STATNOND**

Indicates the amount of state-funded grants and scholarships that were based on merit alone received during 1995–96. Awards based on both merit and need are categorized separately.

Number of years borrowed **STFYRS**

The number of years that a student had borrowed federal Stafford or SLS loans according to the federal loan records in the National Student Loan Data System at the end of 1996.

State grants **STGTAMT**

Includes state-funded grants, scholarships, fellowships, and traineeships, including the federal portion of State Student Incentive Grants (SSIG) received during 1995–96. See grid under TOTAID for more information.

State loans **STLNAMT**

Indicates the amount of state loans received during 1995–96. See grid under TOTAID for more information.

Other state aid **STOTHAMT**

Indicates the amount of state aid that was not classified as grants, loans, or work-study. Includes vocational rehabilitation and job training, waivers for state employees, and payments for incarcerated students received during 1995–96.

State work-study **STWKAMT**

Indicates the state work-study amount received during 1995–96. See grid under TOTAID for more information.

Any federal aid/
Total federal aid **TFEDAID**

Indicates the total amount of federal financial aid, excluding veterans benefits. Equal to the sum of federal loans (TFEDLN), federal grants (TFEDGRT), federal work-study (TFEDWRK), and all other federal financial aid, excluding veteran's benefits, received during 1995–96. The percentage with a positive amount for this variable is the percentage with any federal aid. See grid under TOTAID for more information.

Federal grants **TFEDGRT**

Indicates the total amount of federal grants, primarily Pell grants and Supplemental Educational Opportunity Grants. Does not include veteran's benefits. See grid under TOTAID for more information.

Federal loans (except PLUS) **TFEDLN**

Indicates the total amount of federal loans, excluding PLUS. Includes Perkins (PERKAMT), Stafford (STAFFAMT), and federal loans through the Public Health Service received during 1995–96. Includes amounts borrowed at a second non-NPSAS institution. See STAFFAMT and the grid under TOTAID for more information.

Federal loans (including PLUS) **TFEDLN2**

Indicates the total amount of federal loans, including PLUS, received during 1995–96. Includes Perkins (PERKAMT), Stafford (STAFFAMT), other federal loans through the Public Health Service and PLUSAMT3. Includes amounts borrowed at a second non-NPSAS school. See STAFFAMT and TOTAID.

Federal work-study **TFEDWRK**

Indicates the total amount of federal work-study funds received during 1995–96, including the institutional or employer contribution.

Non-federal loans **TNFEDLN**

Indicates the total amount of non-federal student loans received during 1995–96. Equal to total amount of all loans (TOTLOAN), minus total amount of federal loans (TFEDLN2). Non-federal loans to parents are not included.

Any aid/
Total aid/
Aid status **TOTAID**

Indicates the total amount of all financial aid received during 1995–96. The percentage with a positive value is the percentage with any aid. Aid status identifies those with a positive amount. TOTAID is related to other award variables by type and source of aid according to this grid:

	Federal	+	State	+	Institutional	+	Other	=	Total
Grants:	TFEDGRT	+	STGTAMT	+	INGRTAMT	+	OTHGTAMT	=	TOTGRT
Loans:	TFEDLN	+	STLNAMT	+	INLNAMT	+	OTHLNAMT	=	TOTLOAN
Work:	TFEDWRK	+	STWKAMT	+	INSTCWS	+	OTHWKAMT	=	TOTWKST
Other:	TFEDOTHR	+	STOTHAMT	+	INOTHAMT	+	OTHROTHR	=	TOTOTHR
Total:	TFEDAID	+	STATEAMT	+	INSTAMT	+	OTHRSCR	=	TOTAID

PLUS loans are included in TFEDOTHR and TOTOTHR rather than in TFEDLN and TOTLOAN. Veteran's and military benefits are included in OTHROTHR ("other" financial aid), rather than as part of any federal aid totals. Assistantships are classified as "other" type and "institutional" source. There are two totals of "other" amounts: other by type and other by source.

TOTOTHR is the total of all amounts that were not classified by type as grants, loans, or work-study. This includes PLUS loans (PLUSAMT3), veterans benefits and military aid, and vocational rehabilitation and JTPA. OTHRSCR is the total of all amounts that were not classified by source as federal, state, or institutional, including employer aid and private aid. The percentage with a positive value is the percentage with any aid. Aid status identifies those with a positive amount.

NOTE: Not all NPSAS DAS variables shown in this grid are used individually in this report, and thus do not appear in the glossary.

Any grants/
Total grants/
Grant status **TOTGRT**

Indicates the total amount of all grants and scholarships: federal, state, institutional, and other received during 1995–96. Equal to sum of all federal grants (TFEDGRT), state grants (STGTAMT), institutional grants (INGTAMT), and "other" grants that were not classified as federal, state, or institutional. Includes employer tuition reimbursements. The percentage with a positive value is the percentage with any grant aid. Grant status identifies those with a positive amount. See grid under TOTAID for more information.

Any loan/
Total loans/
Loan status **TOTLOAN**

Indicates the total amount of all loans: federal, state, institutional, and private sector received during 1995–96 except PLUS. Equal to the sum of federal loan amount (TFEDLN), state loan amount (STLNAMT), institution loan amount (INLNAMT), and other loan amount (OTHLNAMT). Does not include PLUS loans (PLUSAMT3), although TOTLOAN2 does. The percentage with a positive value is the percentage with any loan aid. Loan status identifies those with a positive amount.

Any loan (including PLUS) **TOTLOAN2**

Indicates the total amount of all loans: federal, state, institutional, and private sector received during 1995–96. Equal to the sum of total loan amount (TOTLOAN) and the amount of PLUS loans to parents (PLUSAMT3). TOTLOAN, not TOTLOAN2, was used to calculate TOTAID (total amount of all aid). The percentage with a positive value is the percentage with any loan aid, including PLUS loans to parents.

Any other type aid/ Total other type aid **TOTOTHR**

Indicates the total of amount of aid received during 1995–96 that was not classified as grants, loans, or work-study. Includes teaching and research assistantships, PLUS loans, veteran's benefits and military tuition aid, vocational rehabilitation and JTPA. Equal to the sum of other federal amounts, other state amounts (STOTHAMT), and other institutional amounts (INOTHAMT). The percentage with a positive value is the percentage with any other aid.

Any work-study/ Total work-study **TOTWKST**

Indicates the total amount of all work-study awards received during 1995–96. Equal to the sum of federal work-study amount (TFEDWRK), state work-study amount (STWKAMT), and institution work-study amount (INSTWRK). The percentage with a positive value is the percentage with any work-study aid.

Tuition and fees **TUITION2**

Indicates amount of tuition charged the student for the terms attended at the NPSAS institution, as reported by the institution. If tuition amounts were not reported, they were estimated based on the average per credit or per term charges for other students at the institution according to their class level, degree program, and attendance status. Students attending more than one institution during 1995–96 are excluded, since their tuition at the second institution is unknown.

Undergraduate class level **UGLEVEL2**

Undergraduate level during last term 1995–96. Variable set equal to student level during last term for undergraduates. First-time beginning students were categorized separately as were seniors finishing in 1995–96. Other (category 8) includes unclassified undergraduates and students with degrees who may be taking an undergraduate course. Detailed categories were aggregated in the tables of this report as follows:

First year	First-time beginning freshman Other first year undergraduate
Second year	Second year/sophomore
Third year	Third year/junior
Fourth year or more	Fourth year/senior Fifth year or higher undergraduate Graduating seniors
Other	Other, including unclassified by level

For public 2-year and private, for-profit institutions, the percentage of students beyond the second year is very small and was not shown in the tables. For 4-year institutions, graduating seniors were included in the category fourth year or more and are also shown as a separate category. Unclassified students were not shown in the tables.

Appendix B—Technical Notes and Methodology

The 1995–96 National Postsecondary Student Aid Study (NPSAS:96)

The 1995–96 National Postsecondary Student Aid Study (NPSAS:96) is a comprehensive nationwide study conducted by the Department of Education's National Center for Education Statistics (NCES) to determine how students and their families pay for postsecondary education.[41] It also describes demographic and other characteristics of students enrolled. The study is based on a nationally representative sample of all students in postsecondary education institutions, including undergraduate, graduate, and first-professional students. Students attending all types and levels of institutions are represented in the sample, including public and private institutions and less-than-2-year institutions, 2-year institutions, and 4-year colleges and universities. The study is designed to address the policy questions resulting from the rapid growth of financial aid programs, and the succession of changes in financial aid program policies since 1986. The first NPSAS study was conducted in 1986–87, and then again in 1989–90 and in 1992–93.

For NPSAS:96 information was obtained from more than 830 postsecondary institutions on approximately 41,400 undergraduates, and approximately 27,000 of the undergraduates in the sample were interviewed. The weighted response rate for institutional record data collection was 93.1 percent. The weighted effective response rate for the telephone interviews was 76.2 percent.

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors occur because observations are made only on samples of students, not entire populations. Nonsampling errors occur not only in sample surveys but also in complete censuses of entire populations. Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and imputing missing data.

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[41] For more information on the NPSAS survey, consult U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1995–96 National Postsecondary Student Aid Study* (NCES 98-073) (Washington, D.C.: 1997).

Data Analysis System

The estimates presented in this report were produced using the NPSAS:96 Data Analysis Systems (DAS). The DAS software makes it possible for users to specify and generate their own tables from the NPSAS:96 data. With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors[42] and weighted sample sizes for these estimates. For example, table B1 contains standard errors that correspond to table 3.1a in the table compendium, and it was generated by the DAS. If the number of valid cases is too small to produce a reliable estimate (less than 30 cases), the DAS prints the message "low-N" instead of the estimate.

In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the NPSAS:96 stratified sampling method.

For more information about the NPSAS:96 Data Analysis Systems, consult the NCES DAS Website (WWW.PEDAR-DAS.org) or contact:

Aurora D'Amico
NCES Data Development and Longitudinal Studies Group
555 New Jersey Avenue, NW
Washington, DC 20208-5652
(202) 219-1365
Internet address: Adamico@inet.ed.gov

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[42] The NPSAS:96 samples are not simple random samples, and therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

Table B1—Standard errors for table 3.1a: Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1995–96

	Any aid	Any grants	Any work-study	Any loan[1]	Any other type aid[2]
Total	0.7	0.7	0.3	0.6	0.3
Type of institution					
Public	0.9	0.8	0.2	0.6	0.4
Less-than-2-year	7.1	6.3	0.1	1.4	3.0
2-year	1.3	1.2	0.3	0.7	0.6
4-year	0.8	0.8	0.4	0.8	0.4
Nondoctorate-granting	1.3	1.2	0.6	1.4	0.5
Doctorate-granting	1.1	1.0	0.6	1.0	0.6
Private, not-for-profit	1.2	1.3	1.1	1.5	0.8
Less-than-4-year	5.9	4.6	1.0	6.3	2.6
4-year	1.2	1.4	1.2	1.5	0.8
Nondoctorate-granting	1.6	1.9	1.7	2.1	1.2
Doctorate-granting	1.3	1.4	1.3	1.5	0.7
Private, for-profit	2.4	2.7	0.1	3.2	1.2
More than one institution	1.5	2.1	0.8	1.9	1.0
Level of institution[3]					
Less-than-2-year	4.2	3.8	0.1	4.3	1.5
2-year	1.3	1.2	0.3	0.7	0.5
4-year	0.7	0.7	0.5	0.7	0.4
Attendance pattern					
Full-time, full-year	0.8	0.8	0.6	0.8	0.4
Full-time, part-year	1.4	1.4	0.2	1.2	0.7
Part-time, full-year	1.2	1.1	0.2	0.8	0.5
Part-time, part-year	1.0	0.9	0.1	0.4	0.5
Local residence					
On campus	1.0	1.2	1.1	1.1	0.6
Off campus	0.9	0.8	0.2	0.6	0.4
With parents	1.2	1.2	0.3	0.8	0.4
Tuition and fees[3]					
Less than $500	1.1	1.0	0.2	0.3	0.5
$500–999	1.7	1.6	0.6	0.9	0.7
$1,000–1,999	1.3	1.4	0.4	1.0	0.6
$2,000–3,999	1.1	1.1	0.5	1.2	0.6
$4,000–7,999	1.3	1.4	0.7	1.5	0.8
$8,000 or more	1.1	1.3	1.3	1.2	0.8
Price of attendance[3]					
Less than $4,000	1.0	0.9	0.1	0.2	0.5
$4,000–7,999	1.3	1.2	0.4	0.9	0.5
$8,000–11,999	1.1	1.1	0.5	1.1	0.5
$12,000–15,999	1.2	1.4	0.7	1.4	0.8
$16,000 or more	1.2	1.3	1.4	1.1	0.9

Table B1—Standard errors for table 3.1a: Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Any aid	Any grants	Any work-study	Any loan[1]	Any other type aid[2]
Gender					
Male	1.0	0.8	0.3	0.7	0.4
Female	0.9	0.8	0.3	0.7	0.4
Race–ethnicity					
White, non-Hispanic	0.8	0.7	0.3	0.6	0.4
Black, non-Hispanic	1.9	1.7	0.6	1.7	0.9
Hispanic	2.1	2.0	0.9	1.6	0.6
Asian/Pacific Islander	1.9	1.8	0.7	1.4	0.7
American Indian/Alaskan Native	4.6	4.5	1.4	3.7	3.6
Age as of 12/31/95					
18 years or younger	1.3	1.3	0.6	1.1	0.5
19–23 years	0.8	0.8	0.4	0.7	0.3
24–29 years	1.5	1.4	0.4	1.0	0.6
30–39 years	1.4	1.3	0.2	0.9	0.8
40 years or older	1.6	1.4	0.2	0.7	0.7
Dependency status					
Dependent	0.8	0.8	0.4	0.7	0.3
Independent	1.0	0.9	0.2	0.7	0.5
No dependents, unmarried	1.3	1.1	0.3	1.0	0.7
No dependents, married	1.7	1.6	0.2	0.8	0.7
With dependents	1.3	1.2	0.3	0.9	0.6
Dependency and 1994 income					
Dependents					
Less than $20,000	1.4	1.5	0.8	1.4	0.5
$20,000–39,999	1.4	1.3	0.7	1.4	0.5
$40,000–59,999	1.4	1.2	0.6	1.2	0.6
$60,000–79,999	1.6	1.3	0.6	1.2	0.5
$80,000–99,999	1.7	1.3	0.6	1.3	0.9
$100,000 or more	1.4	1.1	0.4	0.9	0.6
Independent					
Less than $10,000	1.2	1.3	0.5	1.2	0.7
$10,000–19,999	1.9	1.8	0.3	1.2	0.6
$20,000–29,999	2.0	1.7	0.2	1.0	0.9
$30,000–49,999	1.8	1.6	0.2	0.9	1.0
$50,000 or more	1.6	1.4	0.1	0.6	0.8
Income percentile rank					
Lowest quartile	1.0	1.1	0.5	1.0	0.5
Middle quartiles	0.9	0.8	0.3	0.7	0.4
Highest quartile	0.9	0.7	0.2	0.5	0.4

Table B1—Standard errors for table 3.1a: Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1995–96—Continued

	Any aid	Any grants	Any work-study	Any loan[1]	Any other type aid[2]
Aid status					
No aid	†	†	†	†	†
Received aid	0.0	0.6	0.5	1.0	0.6
Grant status					
No grants	0.5	†	0.1	0.4	0.4
Received grants	0.0	0.0	0.6	1.0	0.4
Loan status					
No loans	0.8	0.8	0.2	†	0.4
Received loans[4]	0.0	0.7	0.8	0.0	0.6

†Not applicable.

[1] Excludes PLUS loans.

[2] Includes PLUS loans.

[3] Excludes students attending more than one institution.

[4] "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Statistical Procedures

The descriptive comparisons were tested in this report using Student's *t* statistic. Differences between estimates are tested against the probability of a Type I error, or significance level. The significance levels were determined by calculating the Student's *t* values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing.

Student's *t* values may be computed to test the difference between estimates with the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^1 + se_2^2}} \qquad (1)$$

where E_1 and E_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. This formula is valid only for independent estimates. When estimates are not independent, a covariance term must be added to the formula. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$\frac{E_{sub} - E_{tot}}{\sqrt{se_{sub}^2 + se_{tot}^2 - 2p\ se_{sub}^2}} \qquad (2)$$

where p is the proportion of the total group contained in the subgroup.[43]

When comparing two percentages from a distribution that adds to 100 percent, the following formula is used:

$$\frac{\mathrm{E}_1 - \mathrm{E}_2}{\sqrt{\mathrm{se}_1^2 + \mathrm{se}_2^2 - 2(\mathrm{r})\mathrm{se}_1\ \mathrm{se}_2}} \qquad (3)$$

where r is the correlation between the two estimates.[44] The estimates, standard errors, and correlations can all be obtained from the DAS.

There are hazards in reporting statistical tests for each comparison. First, comparisons based on large t statistics may appear to merit special attention. This can be misleading since the magnitude of the t statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large t statistic.

A second hazard in reporting statistical tests for each comparison occurs when making multiple comparisons among categories of an independent variable. For example, when making paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or "families" are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \leq .05/k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that for k comparisons within a family of possible comparisons, the significance level for all the comparisons will sum to $p \leq .05$.[45]

For example, in a comparison of the percentages of males and females who enrolled in postsecondary education, only one comparison is possible (males versus females). In this family,

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[43] U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, no. 2, 1993.

[44] Ibid.

[45] The standard that $p \leq .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \leq .05$. For tables showing the t statistic required to ensure that $p \leq .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," *Journal of the American Statistical Association* 56 (1961): 52–64.

k=1, and the comparison can be evaluated without adjusting the significance level. When students are divided into five racial–ethnic groups and all possible comparisons are made, then k=10 and the significance level of each test must be $p \leq .05/10$, or $p \leq .005$. The formula for calculating family size (k) is as follows:

$$k = \frac{j(j-1)}{2} \tag{4}$$

where j is the number of categories for the variable being tested. In the case of race–ethnicity, there are five racial–ethnic groups (American Indian/Alaskan Native; Asian/Pacific Islander; black, non-Hispanic; Hispanic; and white, non-Hispanic), so substituting 5 for j in equation 2,

$$k = \frac{5(5-1)}{2} = 10$$

Assessing the Statistical Significance of the Relationship Between Two Continuous Variables

There are two approaches to testing the statistical significance of the relationship between two continuous variables used in this report. The first is based on serial t-tests with corrections for multiple comparisons, while the second is based on the correlation between the two uncategorized variables.

For example, to make general statements about the relationship between income and the amount of financial aid received by undergraduates, income can be coded into a set of mutually exclusive and exhaustive categories (e.g., incomes below $10,000, $10,000–35,000, over $35,000). Within each income category, the average amount of aid awarded can be calculated. Testing the overall relationship requires calculating t-tests among all relevant comparisons, along with a Bonferroni adjustment for the possibility of obtaining a significant difference due to the number of multiple comparisons being made.

There are some limitations in using categorical versions of continuous variables. First, the association or lack of association in a particular comparison may be affected by the choice of categories. Second, in cases with clear trends for a positive or negative association between variables, failing to find a significant t-value for just one among many possible comparisons prevents analysts from describing clear patterns in the data.

An alternative to categorizing continuous variables and conducting sequential t-tests is to calculate the statistical significance of the correlation between two uncategorized metric variables. For several comparisons discussed in this report, the statistical significance of the correlation between two variables was calculated using a combination of features from the Data Analysis System's (DAS) correlation matrix option, and the ordinary least squares regression procedure in SPSS for Windows.

There are two steps to this process. In the first step, the DAS program produces a correlation matrix that can be read by SPSS for Windows. Included in the DAS output are the SPSS code for ordinary least squares regression, correlation coefficients, variable means and standard deviations, and the design effects (DEFT) for each variable. Although the DAS does not calculate the statistical significance of the correlation between the variables, such information can be obtained using SPSS.

In the second step, the SPSS program code provided by the DAS is used to calculate the regression between the variables. The SPSS regression output includes two important pieces of information. First, the program calculates the standardized regression coefficient or beta. For a two variable regression, the beta coefficient is equal to the correlation between the two variables. Second, the regression output includes an estimated *t*-value for the statistical significance of the beta (or correlation) coefficient.

The estimated *t*-value, however, does not take into account the complex sampling design used in the NPSAS data collection, and the *t*-values are likely to overestimate the statistical significance of the coefficient. The DAS output, however, provides the design effects for each variable based on the complex sampling used in NPSAS, and this information can be used to adjust the SPSS *t*-value by dividing it by the larger of the two design effects.[46] This adjusted *t*-value properly indicates the statistical significance of the correlation between the two variables given the NPSAS sample design.

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[46] This procedure was followed only if the DEFT was greater than 1.0.

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